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ABSTRACT

Using 1990 and 2000 Census data and Home Mortgage Disclosure Act data, this report documents the continuing proliferation of segregated communities across metropolitan Chicago's 6-county area during the 1990s, highlighting segregation across municipalities and school districts. Racial and ethnic segregation persist in the six-county area, though some neighborhoods and suburbs are integrated or offer integration opportunities. African American/white and Latino/white segregation persists across the whole metropolitan area. Nearly 70 percent of all African Americans, and half of all Latinos, living in an incorporated suburb would have to move to a different suburb to achieve integration with white suburbanites. The home buying patterns of African Americans and Latinos show that the situation is likely only to worsen. Both groups are buying homes segregated from whites and each other. However, some neighborhoods and suburbs illustrate how integration is possible, and many suburbs offer considerable integration opportunities. The people most likely to suffer the consequences of segregation are children. To create integrated African American/white or Latino/white suburban school districts, 68 percent of African American and half of Latino children would have to move to different school districts. Appendix includes details behind the methodology and study findings. (Contains 21 figures and 16 tables.) (SM)

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Integration or Resegregation: Metropolitan Chicago at the Turn of the New Century

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The Civil Rights Project at Harvard University

May 2002

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Executive Summary

Consistent with other studies based on the 2000 Census Data, this study finds that racial and ethnic segregation persists in the Chicago Six-County Metropolitan area. The focus of this study is on segregation across municipalities and school districts. It also examines the dynamics of racial and ethnic change through the analysis of annual home purchases drawn from data collected under the Home Mortgage Disclosure Act. Though it finds extensive segregation across suburbs and school districts, it also identifies neighborhoods and suburbs that are integrated or offer **integration opportunities**. Some major findings of this study are:

- African-American/White and Latino/White segregation persists across the whole metropolitan area.
- 67% of all African-Americans living in an incorporated suburb would have to move to a different suburb to achieve integration with White suburbanites.
- Half of all Latinos living in an incorporated suburb would have to move to a different suburb to achieve integration with White suburbanites.
- The home buying patterns of African-Americans and Latinos show that the situation is likely only to get worse. Both groups are buying homes segregated from Whites and from each other.
- Nevertheless, there are neighborhoods and suburbs, such as Hyde Park, Edgewater, Uptown, Oak Park that provide good examples of how integration is possible, and there are a number of suburbs, such as Des Plaines, West Chicago or Bolingbrook, that offer considerable **integration opportunities.**
- The people most likely to suffer the consequences of segregation are children:
    - To create integrated African-American/White suburban school districts, 68% of all African-American children would have to move to a different school district to be integrated with White suburban children.
    - To create integrated Latino/White school districts half of all Latino children would have to move to a different school district to be integrated with White suburban children.

The data show that the Chicago metropolitan area is at an extremely important point in its racial and ethnic history. The White population can continue to turn its back on their African-American and Latino counterparts, in a fruitless effort to escape them. Or they can embrace them and, in unison, build an integrated metropolitan area.

Introduction

Data from the 2000 Census reveal that racial and ethnic segregation persists across the nation. We have not overcome the divisions of the color line, but are in the midst of a struggle in which the inequities of the past continue to reproduce themselves. In the Six County Chicago Metropolitan Area African-American and Latino people continue to live in segregated communities. This phenomenon is no longer the result of the divide between cities and suburbs. Today 27% of African-Americans and 39% of Latinos living in the Metropolitan Area live in the suburbs. Yet the suburbs they live in are segregated from those in which Whites live. Fifty percent of African-Americans living in incorporated suburbs live in just 13 of the 6-county area's 264 suburbs; 50% of suburban Latinos live in just 17 of the incorporated suburbs.[1] Looking at the data from the perspective of the educational opportunities of children: 50% of African-American children live in just 15 of the 245 elementary suburban school districts in the 6-County area; and 50% of Latino children live in just 17 school districts in the 6-County area.[2]

Using 1990 and 2000 Census data and Home Mortgage Disclosure Act (HMDA) data this report documents the continuing production of segregated communities across the Six County Area during the 1990s. A comparison of 1990 and 2000 census data shows how little the situation changed over the decade; and an analysis of HMDA provides insights in to the dynamics that reproduce segregation.

Metropolitan Area Overview 1990 to 2000

Who lives where

The 2000 Census tells us that African-Americans and Latinos are a substantial presence in the suburbs of Chicago. Even excluding the satellite cities, which have considerable Latino and African-American populations, 27% of African-Americans and 39% of Latinos in the Six-County area now live in the suburbs (Table 1). In 1990, 19% of African-Americans and 29% of Latinos lived in the suburbs. In terms of sheer numbers the African-American population living in the suburbs grew by 58%, while the Latino population living in the suburbs grew by 128% (Table 2). Asians also have a substantial presence in the suburbs: 61% live in the suburbs, up from 55% in 1990 (Table 1), and their numbers have also grown both overall and in the suburbs: 37% overall and 91% in the suburbs (Table 2). Finally, non-Latino Whites (Whites) continue to predominantly favor the suburbs: 75% of the metropolitan area White population now lives in the suburbs up from 67% in 1990. The White population has declined slightly overall, but increased by 1% in the suburbs.

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[1] Suburbs exclude the satellite cities of Aurora, Elgin, Evanston, Joliet and North Chicago, and unincorporated areas. If we include satellite cities in the definition of suburbs, Latino concentration is even higher, 50% of Latinos live in 14 suburbs, while African-American concentration is lower, 50% of African-Americans live in 15 suburbs. The data exclude unincorporated suburbs, which are home to over ½ million people.

[2] The count of school districts include both elementary school districts and unified school districts that have both elementary schools and high schools serving the same district. Suburban school districts are those districts or parts thereof that lie outside the central city and the satellite cities of the metropolitan area.

Table 1

Population Distribution by Race and Ethnicity
Chicago Six-County Metropolitan Area, 2000

	African-American		Asian		Latino		White		Other		Total
Chicago	1,068,054	37%	135,329	5%	753,644	26%	907,166	31%	31,823	1%	2,896,016
	68%		33%		54%		20%		46%		36%
Suburbs and Satellite Cities	501,790	10%	273,375	5%	651,472	13%	3,731,416	72%	37,651	1%	5,195,704
	32%		67%		46%		80%		54%		64%
Incorporated Suburbs	410,241	10%	232,777	6%	501,382	12%	3,009,134	72%	30,487	1%	4,184,021
	26%		57%		36%		65%		44%		52%
Satellite Cities	73,368	16%	16,726	4%	109,519	24%	249,416	55%	3,802	1%	452,391
	5%		4%		8%		5%		5%		6%
Unincorporated	18,181	3%	23,872	4%	40,571	7%	472,866	85%	3,362	1%	559,292
	1%		6%		3%		10%		5%		7%
Six County Area	1,569,844	19%	408,704	5%	1,405,116	17%	4,638,582	57%	69,474	1%	8,091,720

Population Distribution by Race and Ethnicity
Chicago Six-County Metropolitan Area, 1990

	African-American		Asian		Latino		White		Other		Total
Chicago	1,074,471	39%	98,777	4%	545,852	20%	1,056,048	38%	8,578	0%	2,783,726
	76%		41%		65%		22%		49%		38%
Suburbs and Satellite Cities	331,972	7%	143,655	3%	291,053	7%	3,701,938	83%	8,832	0%	4,477,450
	24%		59%		35%		78%		51%		62%
Incorporated Suburbs	257,124	7%	121,055	3%	214,383	6%	2,949,199	83%	6,488	0%	3,548,249
	18%		50%		26%		62%		37%		49%
Satellite Cities	61,285	17%	9,127	3%	53,083	15%	236,915	66%	1,228	0%	361,638
	4%		4%		6%		5%		7%		5%
Unincorporated	13,563	2%	13,473	2%	23,587	4%	515,824	91%	1,116	0%	567,563
	1%		6%		3%		11%		6%		8%
Six County Area	1,406,443	19%	242,432	3%	836,905	12%	4,757,986	66%	17,410	0%	7,261,176

[Source: U.S. Census Bureau 1990 and 2000]

Table 2

Population Change, 1990 to 2000
Chicago Six-County Metropolitan Area

	African-American	Asian	Latino	White	Other	Total
Chicago	-0.6%	37.0%	38.1%	-14.1%	271.0%	4.0%
Suburbs and Satellite Cities	51.2%	90.3%	123.8%	0.8%	326.3%	16.0%
Incorporated Suburbs	59.5%	92.3%	133.9%	2.0%	369.9%	17.9%
Satellite Cities	19.7%	83.3%	106.3%	5.3%	209.6%	25.1%
Unincorporated Suburbs	34.0%	77.2%	72.0%	-8.3%	201.3%	-1.5%
Six County Area	11.6%	68.6%	67.9%	-2.5%	299.0%	11.4%

Source: U.S. Census Bureau, 1990 and 2000

[Source: U.S. Census Bureaus 1990 and 2000]

Despite their growing presence there, minorities have not been welcome in all suburbs. A comparison of the top 20 suburbs by population for each racial and ethnic group shows that African-Americans and Whites only share one suburb, and Latinos and Whites only share three suburbs. In other words, very few of the suburbs in which African-Americans and Latinos are most likely to live are suburbs in which Whites are likely to live (Table 3). In contrast Asian-Americans and Whites share 10 suburbs. Looking at the data organized by school districts, and ranking data by the number of children under 18, the story is similar, though Latino children seem to be more integrated into White school districts. Six (6) of the top 20 Latino school districts are also in the top 20 White school districts, only two (2) of the top 20 African-American school districts are shared with the top White school districts, whereas Asian-Americans and Whites share 10 school districts in their respective "top 20" (Table 4).

Table 3

Top 20 Non-City Suburbs in the Chicago Six-County Area for each Major Population Group, 2000

Asian Population		African-American Population		Latino Population		White Population	
Skokie village	14,181	Harvey city	24,027	Cicero town	66,299	Naperville city	106,386
Naperville city	13,108	Maywood village	22,485	Waukegan city	39,396	Arlington Hts village	66,612
Schaumburg village	11,169	Dolton village	21,159	Berwyn city	20,543	Schaumburg village	56,953
Hoffman Estates village	7,868	Calumet City city	20,855	Melrose Park village	12,485	Oak Lawn village	49,689
Mount Prospect village	6,604	Waukegan city	17,042	Carpentersville village	12,410	Palatine village	49,029
Glendale Heights village	6,585	Bellwood village	16,848	West Chicago city	11,405	Wheaton city	48,494
Palatine village	5,294	Country Club Hills city	13,379	Hanover Park village	10,233	Orland Park village	46,478
Morton Grove village	5,213	Riverdale village	13,066	Addison village	10,198	Des Plaines city	44,635
Arlington Heights village	4,878	Chicago Heights city	12,542	Palatine village	9,247	Tinley Park village	43,787
Hanover Park village	4,855	Oak Park village	12,369	Blue Island city	8,899	Downers Grove village	42,777
Des Plaines city	4,780	Bolingbrook village	11,928	Des Plaines city	8,229	Skokie village	41,549
Carol Stream village	4,749	Hazel Crest village	11,384	Rnd Lake Beach village	8,084	Mount Prospect village	41,548
Glenview village	4,451	S. Holland village	11,345	Chicago Heights city	7,790	Elmhurst city	38,706
Niles village	4,021	Markham city	10,030	Bensenville village	7,690	Buffalo Grove village	37,121
Bolingbrook village	3,903	Park Forest village	9,487	Mundelein village	7,487	Lombard village	35,591
Buffalo Grove village	3,852	Matteson village	8,194	Franklin Park village	7,399	Park Ridge city	35,307
Woodridge village	3,638	Richton Park village	7,514	Bolingbrook village	7,371	Glenview village	34,778
Streamwood village	3,394	Calumet Park village	7,092	Wheeling village	7,135	Oak Park village	34,767
Waukegan city	3,368	Zion city	6,393	Mount Prospect village	6,620	Crystal Lake city	34,067
Wheeling village	3,346	Robbins village	6,317	Streamwood village	6,108	Hoffman Estates village	33,789

[Source: U.S. Census Bureau, 2000]

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Table 4

Distribution of Children under 18 by Race across Non-City Suburban School Districts, 2000

African-American

NAME	# Children
DOLTON SCHOOL DISTRICT 149	8,795
MAYWOOD-MELROSE PARK-BROADVIEW	7,695
DOLTON SCHOOL DISTRICT 148	7,678
HARVEY SCHOOL DISTRICT 152	5,806
PRAIRIE-HILLS ELEM SCH DIST 14	5,618
WAUKEGAN C U SCHOOL DIST 60	5,548
BELLWOOD SCHOOL DIST 88	4,890
VALLEY VIEW CUSD #365U	4,750
MATTESON ELEM SCHOOL DIST 162	3,981
W HARVEY-DIXMOOR PUB SCH DIST1	3,617
OAK PARK ELEM SCHOOL DIST 97	3,570
CHICAGO HEIGHTS SCHOOL DIST 17	3,480
CRETE MONEE C U SCHOOL DIST 20	3,147
COUNTRY CLUB HILLS SCH DIST 16	3,126
PARK FOREST SCHOOL DIST 163	2,935
CALUMET PUBLIC SCHOOLS DIST 13	2,633
ZION SCHOOL DISTRICT 6	2,453
ELEM SCHOOL DISTRICT 159	2,388
SOUTH HOLLAND SCHOOL DIST 151	2,351
SCHAUMBURG C C SCHOOL DIST 54	2,229
Children Under 18 in Suburban School Districts	148,308
Children Under 18 in City School Districts, not Chicago	25,475
Chicago School District	337,761

Latino

NAME	# Children
CICERO SCHOOL DISTRICT 99	26,393
WAUKEGAN C U SCHOOL DIST 60	15,040
WEST CHICAGO SCHOOL DIST 33	4,297
SCHOOL DISTRICT 46 -- ELGIN	6,289
PALATINE C C SCHOOL DIST 15	5,565
DUNDEE COMM UNIT SCH DIST 300	5,379
WHEELING C C SCHOOL DIST 21	4,530
MAYWOOD-MELROSE PARK-BROADVIEW	4,229
HIGHLAND PARK SCHOOL DIST 108	1,405
ROUND LAKE AREA SCHS - DIST 11	4,170
SCHAUMBURG C C SCHOOL DIST 54	3,991
BERWYN SOUTH SCHOOL DISTRICT 1	3,887
BERWYN NORTH SCHOOL DIST 98	3,836
ADDISON SCHOOL DIST 4	3,655
VALLEY VIEW CUSD #365U	3,590
BLUE ISLAND SCHOOL DIST 130	3,227
COMM CONS SCH DIST 59	3,210
MANNHEIM SCHOOL DIST 83	3,128
CHICAGO HEIGHTS SCHOOL DIST 17	2,916
DES PLAINES C C SCH DIST 62	2,840
	199,546
	41,118
	265,857

Asian

NAME	# Children
SCHAUMBURG C C SCHOOL DIST 54	5,313
NAPERVILLE C U DIST 203	3,238
EAST MAINE SCHOOL DIST 63	3,025
SCHOOL DISTRICT 46 -- ELGIN	2,896
PALATINE C C SCHOOL DIST 15	2,784
INDIAN PRAIRIE C U SCH DIST 20	2,106
COMM CONS SCH DIST 59	2,027
COMMUNITY CONSOLIDATED S D 93	1,587
WOODLAND C C SCHOOL DIST 50	1,342
WHEELING C C SCHOOL DIST 21	1,337
SKOKIE SCHOOL DIST 68	1,190
COMMUNITY UNIT SCHOOL DIST 200	1,189
SKOKIE SCHOOL DIST 69	1,188
MARQUARDT SCHOOL DISTRICT 15	1,138
DES PLAINES C C SCH DIST 62	1,054
VALLEY VIEW CUSD #365U	1,051
QUEEN BEE SCHOOL DISTRICT 16	1,010
GLENVIEW C C SCHOOL DIST 34	993
DOWNERS GROVE GRADE SCH DIST 5	893
LINCOLNWOOD SCHOOL DIST 74	786
Children Under 18 in Suburban School Districts	72,623
Children Under 18 in City School Districts, not Chicago	4,059
Chicago School District	26,334

White

NAME	# Children
SCHOOL DISTRICT 46 -- ELGIN	23,097
NAPERVILLE C U DIST 203	22,564
SCHAUMBURG C C SCHOOL DIST 54	22,228
PALATINE C C SCHOOL DIST 15	20,265
DUNDEE COMM UNIT SCH DIST 300	19,334
COMMUNITY UNIT SCHOOL DIST 200	18,599
INDIAN PRAIRIE C U SCH DIST 20	17,097
CRYSTAL LAKE C C SCH DIST 47	15,825
ST CHARLES C U SCHOOL DIST 303	14,387
VALLEY VIEW CUSD #365U	11,896
ORLAND SCHOOL DISTRICT 135	11,594
ARLINGTON HEIGHTS SCH DIST 25	10,990
WOODLAND C C SCHOOL DIST 50	10,875
DOWNERS GROVE GRADE SCH DIST 5	10,647
BARRINGTON C U SCHOOL DIST 220	10,214
ELMHURST SCHOOL DIST 205	10,186
WHEELING C C SCHOOL DIST 21	9,593
PLAINFIELD SCHOOL DIST 202	9,405
MCHENRY C C SCHOOL DIST 15	9,186
KIRBY SCHOOL DIST 140	9,047
	861,649
	55,722
	122,672

[Source: U.S. Census Bureau, 2000]

The same story is apparent if we look at the data spatially. Census tract level data on the share of the population that is White show how tracts are segregated, and how segregated tracts are clustered near each other (Figure 1). The most obvious examples of this clustering are within the city on the south and west sides, and then beyond the city boundaries in the south and west suburbs.

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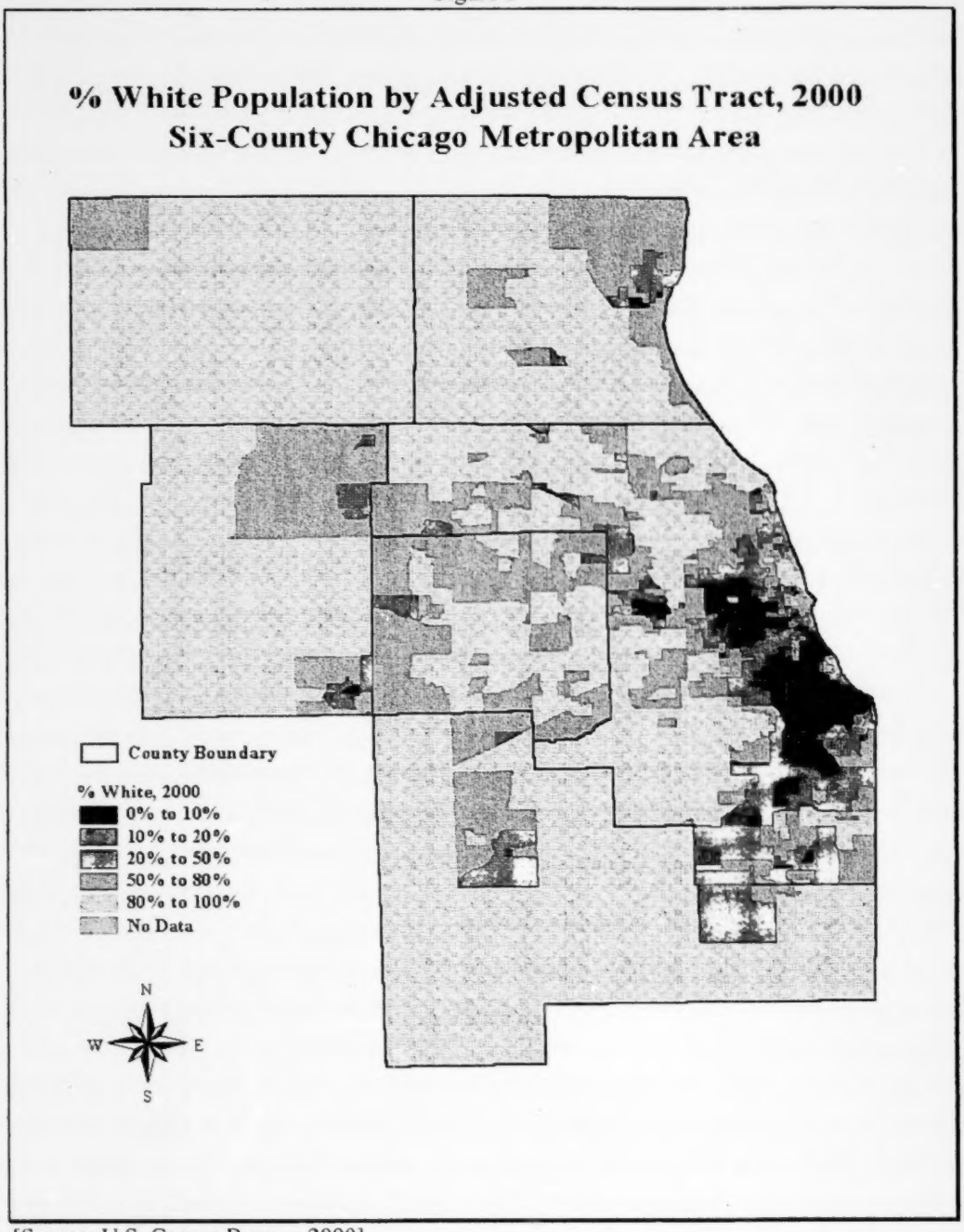
Figure 1



[Source: U.S. Census Bureau, 2000]

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Who is buying where

Introduction

Under the Home Mortgage Disclosure Act (HMDA) lenders report the race, income, and census tract location (and other information) of all applicants for home mortgage loans. An analysis of the applications that lenders approved for the purchase of a home, which the applicant said they would occupy as their primary residence, provides information about the race, income, and census tract location of home buyers. The methodological notes at the end of this report provide details on the definitions of the race/ethnicity and income categories used in this report. The data are from the years 1993 to 1999, inclusive. Unfortunately, census tract boundaries do not coincide with municipal or school district boundaries very well in the Chicago Metropolitan area -- except those of the city of Chicago itself. As a result, the analysis in this section focuses on census tracts, and broad city and suburban differences.

Race and ethnicity

From 1993 to 1999 the predominant home buying activity of buyers of all races was in the suburbs. Fifty-six percent (56%) of African-American and Latino home buyers bought in the suburbs during this period, while 80% or more of White and Asian home buyers did so (Table 5). For the most part, the share of buyers buying in the suburbs remained stable throughout the mid- and late-1990's, with the notable exception of Latinos, who have increasingly been buying in the suburbs. The suburban share of Latino buyers increased from 50% in 1993 to 61% in 1999 (Figure 2).

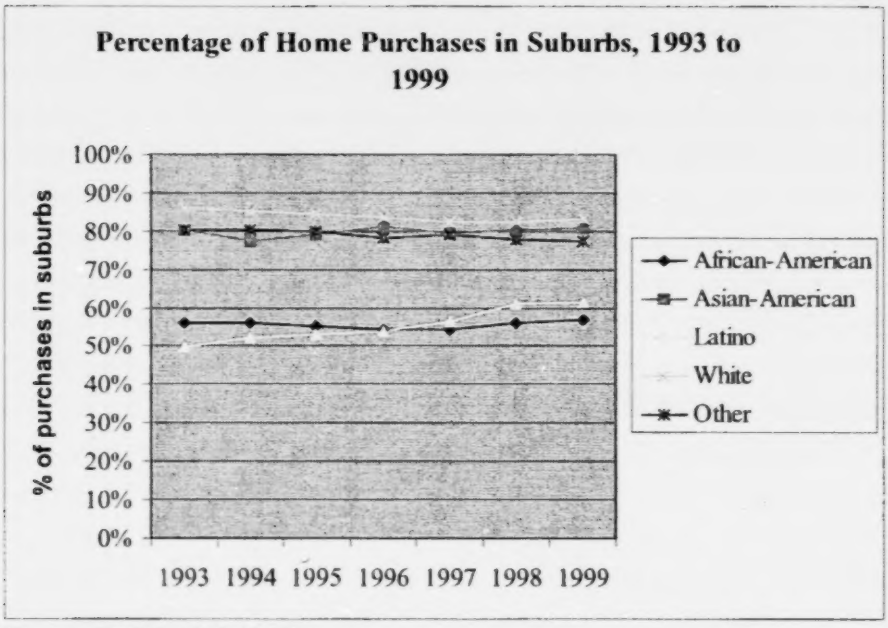
Table 5

Home Purchases by Race and Ethnicity, 1993-9
Chicago Six-County Metropolitan Area

	African-American		Asian		Latino		White		Other		Total
Chicago	33,271	19%	6,517	4%	38,200	22%	90,932	52%	5,522	3%	174,442
	44%		20%		44%		16%		21%		22%
Suburbs and Satellite Cities	41,732	7%	26,014	4%	48,376	8%	473,704	78%	20,541	3%	610,367
	56%		80%		56%		84%		79%		78%
Six County Area	75,003	10%	32,531	4%	86,576	11%	564,636	72%	26,063	3%	784,809

[Source: FFIEC, 1993-1999]

Figure 2



[Source: FFIEC, 1993-1999]

Income

There is very little difference in the distribution of home buyers of different incomes across the Six County Metropolitan Area. The lowest income buyers (less than 60% of median income) were less likely to buy in the suburbs than the highest income buyers (more than 150% of median income), but the difference was not great – 72% of the former bought in the suburbs, while 81% of the latter did so (Table 6). The buying trends of the 1990s also tell an interesting story. There was a slight increase in the percentage of low- and moderate-income home buyers buying in the suburbs, and this was coupled with a relatively greater increase in the number of buyers in that income range buying homes. The result has been an increase in the suburban market share of low- and moderate-income buyers – from 24% of the suburban market in 1993 to 35% in 1999. At the same time upper- and high-income buyers were more likely to be buying in the city at the end of the 1990s than at the beginning – the proportion of such buyers buying in the city rose from 16% to 20% from 1993 to 1999 (Figure 3).

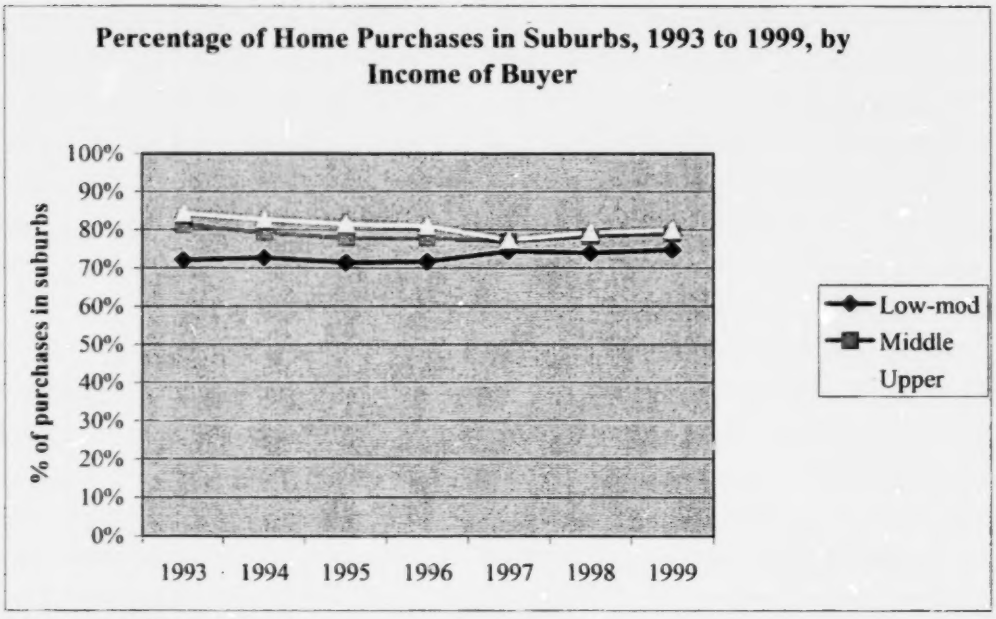
Table 6

Home Buyer Distribution by Income
Chicago Six-County Metropolitan Area, 1993-9

	Low		Moderate		Middle		Upper Middle		Upper		High		Total
Chicago	29,686	17%	37,339	21%	30,908	17%	22,381	13%	21,958	12%	35,756	20%	178,028
	28%		26%		22%		20%		19%		19%		22%
Suburbs	75,633	12%	106,890	17%	106,601	17%	89,997	14%	93,619	15%	149,651	24%	622,391
and Satellite Cities	72%		74%		78%		80%		81%		81%		78%
Six County Area	105,319	13%	144,229	18%	137,509	17%	112,378	14%	115,577	14%	185,407	23%	800,419

[Source: FFIEC, 1993-1999]

Figure 3



[Source: FFIEC, 1993-1999]

Segregation Indices

Introduction

The picture of who is living where and who is buying where is of a racially and ethnically segregated metropolitan area, despite the fact that Latinos and African-Americans are an increasing presence in the formerly White suburbs. This section uses a measure called the segregation index to assess the overall extent of the racial and income segregation in the Chicago metropolitan area. The segregation index measures the extent to which the proportions of two groups of people or homebuyers in any particular area, such as a census tract or town, are different from the proportions of those groups in the metropolitan area as a whole (or in any designated group of census tracts or towns). An index of 100 indicates complete segregation, and an index of zero indicates full integration. The practical interpretation of the index is that it measures the percentage of one of the groups' members that would have to move to a different census tract or town to generate a fully integrated result. For example, an index of 50 between two groups, A and B, indicates that 50% of either group A or group B would have to buy in different areas to reduce the index to zero. It is normal to assume that the smaller of the two groups, the minority group, will move because that involves the fewest number of people or households; but this does not necessarily have to be the case.

Population Segregation

Census Tract Segregation Indices

The release of the 2000 census data have resulted in a flurry of segregation analyses based on aggregations of the population by census tract. In the case of Chicago, the analyses show that segregation in 2000 was at nearly the same level as it was in 1990. The data for the Six County Metropolitan Area are consistent with these analyses.

In 1990 the African-American/White segregation index for the whole six county metropolitan area was 83; it was 72 in the suburbs and 87 in the city. In 2000 the respective indices were: 80, 70, and 85. The Latino/White index in 1990 was 61 for the whole six county area, 46 in the suburbs, and 60 in the city. In 2000 the respective indices were: 61, 53, and 59. Finally, the Asian/White index in 1990 was 44 for the whole six county area, and 38 in the suburbs and 51 in the city. In 2000 the respective indices were: 42, 40 and 47 (Table 7).

Table 7

Census Tract Dissimilarity Indices, 1990 and 2000*
Chicago Six-County Metropolitan Area

1990	Black/White	Asian/White	Latino/White
Chicago	87	51	60
Suburbs	72	38	46
Six County Area	83	44	61

2000	Black/White	Asian/White	Latino/White
Chicago	85	47	59
Suburbs	70	40	53
Six County Area	80	42	61

*Census tracts have been adjusted so that they cover the same geography in both years.

[Source: U.S. Census Bureau 1990 and 2000]

Place and School District Segregation Indices

Though census tract analyses are useful, they are also problematic. First, at a methodological level, census tract boundaries are drawn in such a way as to group homogeneous areas. As a result they are likely to bias segregation indices upwards, at least where the census tracts are a recent creation. Second, and more importantly, census tracts have little social meaning. They do not delineate recognized neighborhood boundaries nor municipal and school district boundaries. A better approach to the analysis of segregation is to analyze the data using spatial units of analysis that have a social meaning. Neighborhood analyses, premised on socially accepted neighborhood boundaries, would be one approach. Another is to look at municipalities and school districts, which determine the level of municipal services a person receives and the types of schools one's children are allowed to attend. In this section I will look at segregation across municipal and school district boundaries.

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In 1990, the segregation index for African-Americans and Whites living in incorporated municipalities in the metropolitan area was 61. In other words, even when we include the "integrated" cities within the metropolitan area (Chicago, Evanston, Joliet, Aurora, North Chicago), 61% of African-Americans living in the metropolitan area would have had to have moved to a different incorporated city or suburb to generate an integrated metropolitan area (Table 8). If we look at the non-city suburbs only, we see that the situation there was much worse -- the segregation index was almost 73. This reflects the fact that, in 1990, African-Americans living in the suburbs were living in separate suburbs from Whites. The situation is no better today. The 2000 Census data show a segregation index of 63 for the metropolitan area as a whole, and 71 for the non-city suburbs. If we look at segregation in 2000 across elementary school districts, the pattern is the same: the area-wide segregation index is 64, and the non-city suburbs index is 69 (Table 9). In other words, a staggering 69% of African-Americans would have to move to a different school district to be integrated with their White suburban counterparts. The levels of segregation of children under 18, those most affected by school district segregation, reflect the same pattern – 70% of *suburban* African-American school children would have to move school district just to be able to have access to schools in a way that would integrate them with White children in the suburbs.

Table 8

Incorporated City/Suburb Segregation Indices, 1990 and 2000
Chicago Six-County Metropolitan Area

1990	By Incorporated Place		
	Black/White	Asian/White	Latino/White
Suburbs	69	32	44
Non-City Suburbs	73	32	42
Six County Area	61	30	50

2000	By Incorporated Place		
	Black/White	Asian/White	Latino/White
Suburbs and Satellite Cities	67	34	49
Non-City Suburbs	71	35	49
Six County Area	63	30	49

[Source: U.S. Census Bureau 1990 and 2000]

The situation for Latinos is better than that of African-Americans, but it got worse between 1990 and 2000. In 1990, the segregation index for Latinos and Whites was 50 across the six county metropolitan area. Across the non-city suburbs the segregation index was 42. In 2000, the segregation index was again 49 across the metropolitan area, but had increased to 49 across the non-city suburbs (Table 8). The indices for elementary school districts were 49 and 45 respectively in 2000, and the indices for Latino children under 18 were 58 for the metropolitan area as a whole and 48 for the non-city suburbs (Table 9). Though the numbers are less high than for African-Americans, there is cause for concern that, as the Latino population rises, it is confronting a more, not less, segregated metropolitan area.

Table 9

School District Dissimilarity Indices, 1990 and 2000
Chicago Six-County Metropolitan Area

1990, Adults	By Elementary School District, 1990		
	Total Population		
	Black/White	Asian/White	Latino/White
Suburbs and Satellite Cities	67	34	42
Six County Area	60	32	50
1990, Children	By Elementary School District, 1990		
	Children Under 20		
	Black/White	Asian/White	Latino/White
Suburbs and Satellite Cities	68	37	46
Six County Area	70	37	59
2000, Adults	By Elementary School District, 2000		
	Total Population		
	Black/White	Asian/White	Latino/White
Suburbs and Satellite Cities	66	35	46
Non-City Suburbs	69	36	45
Six County Area	64	32	49
2000, Children	By Elementary School District, 2000		
	Children Under 18		
	Black/White	Asian/White	Latino/White
Suburbs	68	37	50
Non-City Suburbs	70	37	48
Six County Area	72	36	58

[Source: U.S. Census Bureaus, 1990 and 2000]

Home Buyer Segregation

The location of new home buyers tells us some important things about the future of the metropolitan area, and especially about the destination of minorities of different incomes. The segregation indices for home buyers, based on HMDA data, are consistent with the population data presented in the previous sections. Home buyers of different races are buying homes in different census tracts. The African-American/White homebuyer segregation index for the Six County Metropolitan Area is 77, in the suburbs it is 71 and in the city it is 82. The Latino/White index is 64 across the metropolitan area as a whole, 57 in the suburbs and 70 in the city. In contrast, the White/Asian index is 40 overall, 39 in the suburbs and 43 in the city. Therefore, as one might expect home buying during the 1990's was segregated by race (Table 10). Finally, it should be noted that African-Americans and Latinos are buying homes segregated from each other: the African-American/Latino segregation index is 75 for the metropolitan area as a whole, 68 in the suburbs and 83 in the city. This pattern is consistent across all income levels.

The great additional benefit of the HMDA data analysis is that it also allows us to look at racial and ethnic segregation within different income groups and of different income groups within racial and ethnic categories. Racial segregation varies depending on the incomes of the homebuyers. Low-income Whites and African-Americans (those earning less than 60% of the metropolitan area median income) are more segregated from each other than very high-income

Whites and African-Americans (those earning more than 150% of the metropolitan area median income): low-income buyers in the two groups have a segregation index of 81, whereas their very high-income counterparts have a segregation index of 66. This pattern holds true for Latinos and Whites and Asians and Whites, and even for Latinos and African-Americans (Table 10).

Table 10

Home Buyer Race Dissimilarity Indices by Income, 2000
Chicago Six-County Metropolitan Area

		Race/Ethnicity Segregation Indeces			
City/suburb	Applicant income	Black/White	White/Hispanic	Black/Hispanic	White/Asian
All	low	81	65	78	52
	moderate	79	63	78	45
	middle	76	61	77	45
	upper-middle	75	61	76	43
	upper	72	59	74	43
	very high	66	53	67	40
	ALL	77	64	75	40
Suburb	low	76	60	73	48
	moderate	74	57	73	45
	middle	71	53	70	45
	upper-middle	71	50	69	42
	upper	67	47	66	42
	very high	61	45	60	39
	ALL	71	57	68	39
City	low	86	69	83	57
	moderate	84	69	85	49
	middle	82	68	86	48
	upper-middle	81	66	86	48
	upper	78	64	84	46
	very high	74	63	79	42
	ALL	82	70	83	43

[Source: FFIEC, 1993-1999]

Though not as extensive as racial or ethnic segregation, there is clear evidence of income segregation in the Chicago Six County Metropolitan Area, even after taking into account the effects of race and ethnicity. Low- and moderate income Whites are segregated from their upper-income counterparts – the index is 42 across the metropolitan area. For Latinos in the same two income groups the index is 47; and for Asians it is 46 (Table 11). African-Americans are the most segregated group: low- and moderate-income African-Americans are segregated from their upper-income counterparts, with a metropolitan area segregation index of 50. These data are consistent with Professor William Julius Wilson's argument regarding the flight of the middle-classes from traditional, segregated African-American communities. Furthermore, the pattern of income segregation is repeating itself in the suburbs: even though low-income African-Americans now have access to the suburbs, they are not moving into the same census tracts as their upper-income counterparts (Table 11).

Table 11

Home Buyer Income Segregation Indices by Race, 1993-9
Chicago Six-County Metropolitan Area

		Income Segregation Indeces		
City/suburb		Low-mod/Upper	Middle/Upper	Low-mod/Middle
All	Black	50	31	28
	Latino	47	29	28
	White	42	30	20
	Asian	46	31	31
	ALL	48	32	24
Suburb	Black	50	31	29
	Latino	48	32	27
	White	41	29	20
	Asian	45	30	29
	ALL	45	30	23
City	Black	48	30	26
	Latino	46	24	30
	White	44	32	21
	Asian	45	32	34
	ALL	53	38	27

[Source: FFIEC, 1993-1999]

This segregation within the African-American community along income lines also affects the extent to which African-Americans are integrated with Whites. As noted previously, higher income African-Americans are more integrated with higher income Whites than are their lower income counterparts. It is also true that higher income African-Americans are more integrated with Whites of all incomes than are lower income African-Americans (Table 12).

Table 12

Race Segrgation Indices by Income of Minority Home Buyer, 1993-9
Chicago Six-County Metropolitan Area

City/suburb	Income Status of Minority Home Buyers	Black/White	Latino/White	White/Asian
All	low	85	71	58
	moderate	81	68	48
	middle	77	64	45
	upper-middle	74	60	42
	upper	70	55	44
	very high	63	45	43
Suburb	low	81	67	54
	moderate	76	62	47
	middle	71	55	45
	upper-middle	69	49	41
	upper	64	42	43
	very high	58	37	44

[Source: FFIEC, 1993-1999]

For example, the segregation index for very high income African-Americans is 63 in the metropolitan area, while the index for moderate income African-American is 81. Furthermore, this pattern holds true within the suburbs alone – it is not a product of a city-suburbs split (Table 12).

Segregation and Neighborhood Dynamics

Segregation is a dynamic phenomenon. The average American moves once every 6 years. As a result, for segregation to maintain itself the movement of people must be segregated. We have already seen that this is the case by looking at home buyer data. This section analyzes changes in the composition of the population in the Chicago Six County Metropolitan Area between 1990 and 2000 in more detail. It focuses on the White population in particular, because Whites still constitute the largest segment of the overall population (Table 1), and it is the decisions of Whites that will ultimately determine whether Chicago can break the cycle of segregation.

Resegregation of Municipalities and School Districts

Between 1990 and 2000 the Chicago metropolitan area's White population declined by 2.5%. This decline was not evenly spread. Of the 262 municipalities outside of Chicago that were incorporated in both 1990 and 2000, over half gained Whites (over 330,000 in total), while the rest lost part of their White population. The most alarming decline was in 11 municipalities where the number of Whites dropped by over 50%, a loss of over 57,500 people. Tract level data of the percent change in the White population between 1990 and 2000 shows the uneven spread of White population changes (Figure 4).[3] Most of the municipalities gaining a White population between 1990 and 2000 were over 90% White in 1990 (Table 13). Furthermore, those municipalities with a population less than 90% White in 1990 were more likely to suffer a White population decline over the decade. There were some integrated municipalities that saw a White population increase. For example, Bolingbrook's White population increased by over 2,500 people during the decade, yet it started the decade with a population that was 73.5% of the total. Later in this report I will discuss some other suburbs that offer the possibility of integration. One thing that should be noted is that all but nine (9) of the municipalities experiencing an increase in their White population also saw the share that that population had of the total population decrease. In other words, even in municipalities with an increasing White population, African-Americans, Latinos, and Asians are moving in at an even faster pace. This clearly indicates that Whites are never going to be able to escape their non-White neighbors, especially given the stagnant White population, and integration, in some form, is inevitable.

[3] To ensure strict comparability between 1990 and 2000 data, I have created "super-tracts" that take into account the fact that the boundaries of the 1990 census tracts do not match those of the 2000 census tracts. The "super-tracts" match one or more whole 1990 census tracts and cover exactly the same geographical areas in both 1990 and 2000. I have aggregated 1990 and 2000 according to these "super-tracts," and there are 1616 such tracts in the Six County Metropolitan Area. Those readers interested in a technical explanation of the reason for the creation of super-tracts and the methodology used in doing so can find one in the Appendix.

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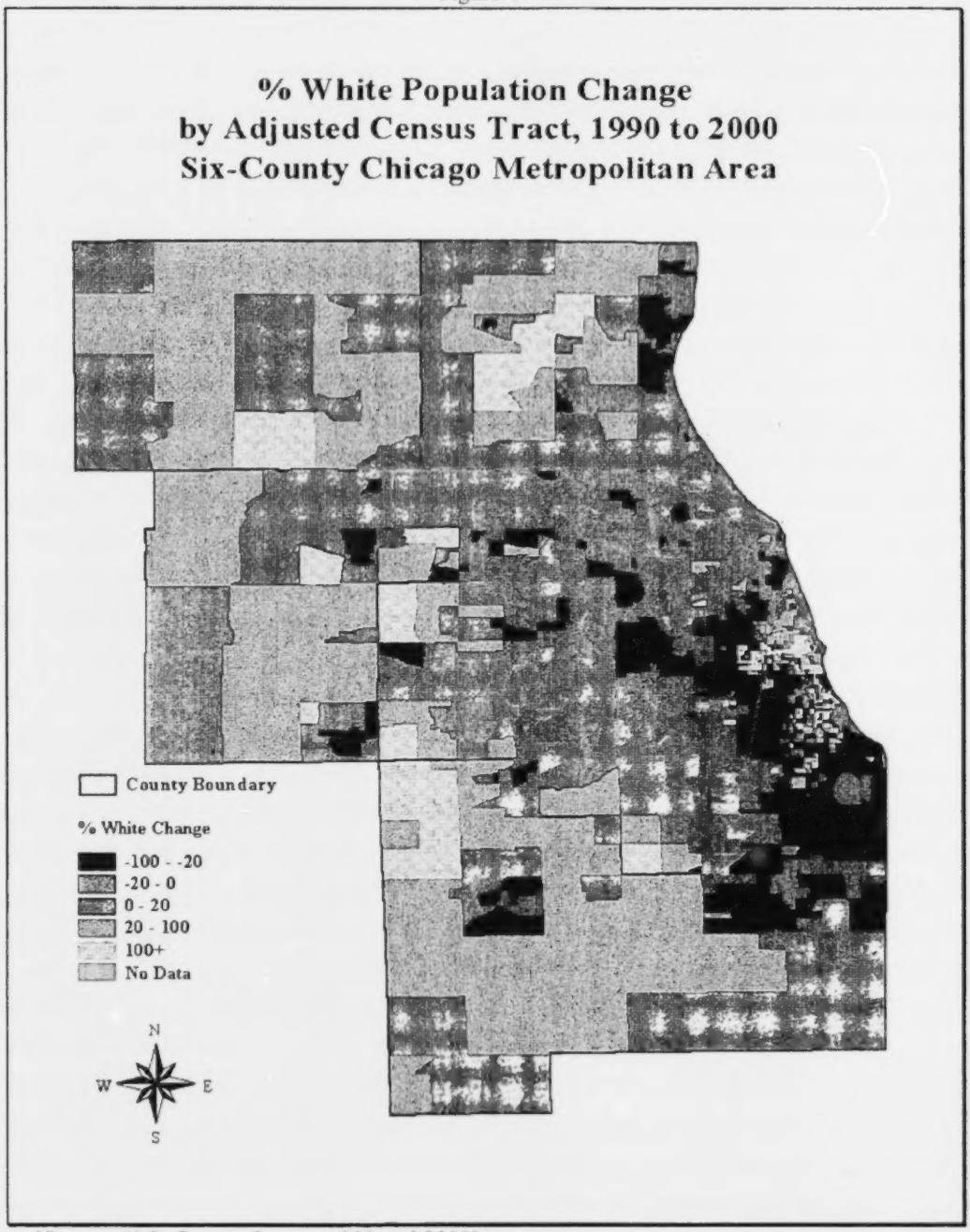
Figure 4



[Source: U.S. Census Bureau 1990 and 2000]

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Table 13

Average change in White Population by White Share of Population in 2000 Suburbs and Satellite Cities		
% White in 2000	White Population Change	# of Places
0% to 20%	Increasing	2
	Decreasing	13
20% to 50%	Increasing	1
	Decreasing	18
50% to 80%	Increasing	16
	Decreasing	47
80% to 90%	Increasing	32
	Decreasing	33
90% +	Increasing	81
	Decreasing	19
Grand Total		262

Average change in White Population by White Share of Population in 2000 Suburban and Satellite City School Districts		
		Data
% White in 2000	White Population Change	# of School Districts
0% to 20%	Decreasing	10
	Increasing	1
20% to 50%	Decreasing	19
	Increasing	1
50% to 80%	Decreasing	55
	Increasing	13
80% to 90%	Decreasing	34
	Increasing	32
90% +	Decreasing	18
	Increasing	47
Grand Total		230

[Source: U.S. Census Bureau 1990 and 2000]

The data on school districts show the same pattern. Of the 230 suburban school districts for which the 1990 and 2000 census data are comparable, 136 experienced a declining White population between 1990 and 2000, while 94 experienced an increasing population (Table 13). As with municipalities, there were 11 school districts where the White population dropped by over 50%. Furthermore, school districts with a population that was below 90% White in 1990 were more likely to experience a decrease than an increase in their White population between 1990 and 2000. In other words, the trend is a decline in the White population in school districts that have any vestige of integration. There were some exceptions, the most notable being Fairmont School District in Will County, which experienced an increase in its White population between 1990 and 2000 and had a White population in 1990 of 37% of the total population. This school district is segregated at the block level, but it has only one elementary school and one middle school, so the district-wide population integration is likely to be reflected in an integrated school setting. There were also 5 school districts that had a White population that constituted between 50% and 80% of the total population in 1990 and experienced an increasing White population. These again demonstrate that an integrated school district is not necessarily one that is experiencing White flight – Whites are actually moving in.

There is a sad irony in these data. There were no school districts where Whites increased their share of the population, even where they increased their population as whole. In other words, African-American, Latinos, and Asians are moving into school districts where the White population is increasing. Whites will not find it easy to escape non-Whites, as they seem so determined to do.

Integration Opportunities

Despite the overall trend towards resegregation, the same data presented above can be interpreted as integration opportunities – there are many towns and neighborhoods which are home to a mix of different people. By distinguishing among suburbs and city neighborhoods by the extent to which they experienced a decline in their White population, and the extent to which they were home to a mix of people in 2000. There are 77 incorporated (non-city) suburbs, out of a total of 257, that had a White population of between 20% and 80% in 2000. Twenty-seven of these experienced White population decreases of over 20% between 1990 and 2000. But 15 of the 77 saw an increase in their White population during the decade, and the remaining 35 saw a moderate decline in their White population (Table 14). There are 33 community areas with a White population of between 20% and 80% in 2000. Thirteen of these experienced White population decreases of 20% or more, eight (8) saw an increase, and 12 experienced modest declines. It is in the suburbs where there is a mix of populations and the White population is only slowly decreasing, or increasing, where the opportunities for integration exist.

Table 14

Count of Non-City Suburbs, by White Population Change and 2000 Share of Population
Six-County Chicago Metropolitan Area

	% White in 2000					
Change in White Population, 1990 to 2000	0% to 20%	20% to 50%	50% to 80%	80% to 90%	90% +	Grand Total
-20% to -100%	12	16	11		2	41
-20% to -2.5%	1	1	33	19	9	63
-2.5% to 0%			1	14	7	22
0% +	2	1	14	32	82	131
Grand Total	15	18	59	65	100	257

Count of Chicago Community Areas, by White Population Change and 2000 Share of Population
Six-County Chicago Metropolitan Area

	% White in 2000					
Change in White Population, 1990 to 2000	0% to 20%	20% to 50%	50% to 80%	80% to 90%	90% +	Grand Total
-20% or more	23	11	2			36
-2.5% to -20%	6	4	7	4	2	23
0% to -2.5%		1				1
0% +	7	4	4	2		17
Grand Total	36	20	13	6	2	77

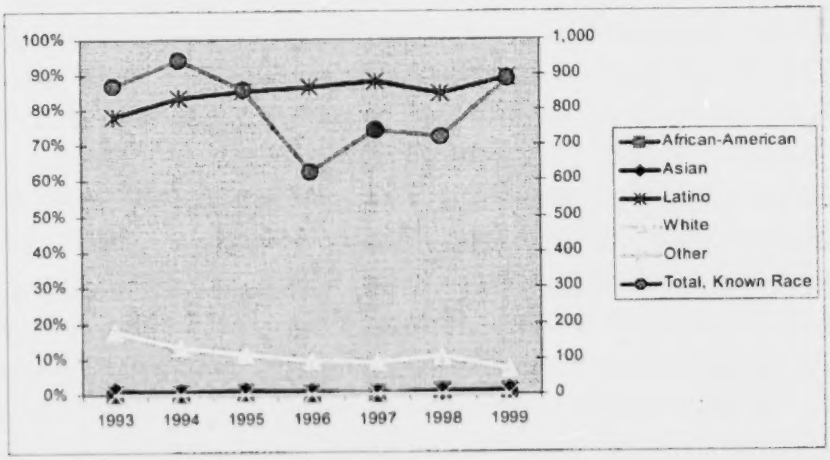
[Source: U.S. Census Bureau 1990 and 2000]

The picture that the term "white flight" conjures up is one in which the White population of a neighborhood or suburb picks up, *en masse*, and flees. There are examples of such neighborhoods and suburbs. Cicero is a case in point. Between 1990 and 2000 its White population declined by 59%. The White population, as a share of the total population, declined from 61% to 20%. Figure 5 shows the year-by-year change in the racial and income composition of its home buyers. Another case in point is a neighborhood within the city of Chicago,

Figure 5

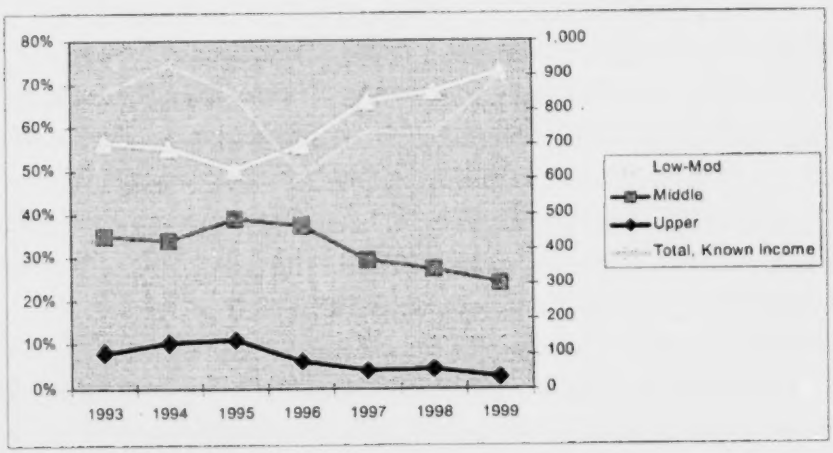
Cicero

	1993	1994	1995	1996	1997	1998	1999	Grand Total
African-American	0%	0%	1%	0%	1%	1%	1%	35
Asian	1%	1%	1%	1%	0%	1%	1%	49
Latino	78%	84%	85%	86%	88%	85%	89%	4805
White	18%	13%	11%	10%	9%	11%	7%	652
Other	2%	2%	1%	3%	2%	2%	2%	112
Total, Known Race	868	943	857	626	745	726	888	5653



Cicero

	1993	1994	1995	1996	1997	1998	1999	Grand Total
Low-Mod	57%	55%	50%	58%	66%	68%	73%	3414
Middle	35%	34%	39%	37%	30%	27%	24%	1810
Upper	8%	10%	11%	6%	4%	5%	3%	389
Total, Known Income	851	934	845	614	741	737	891	5613

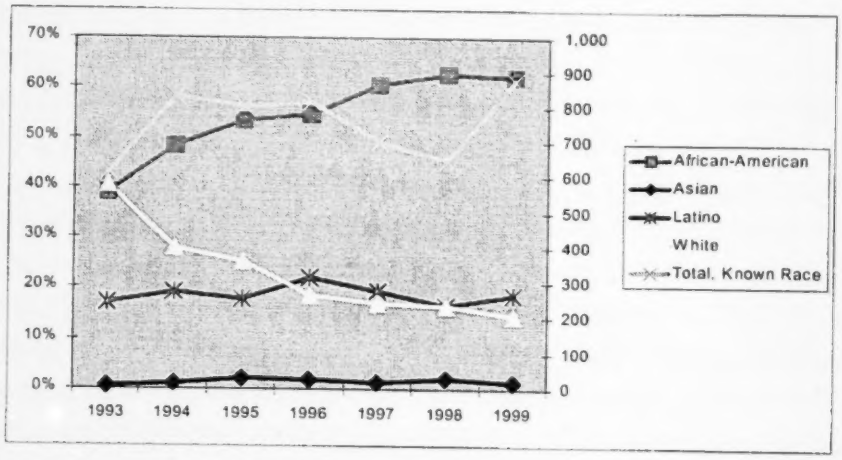


[Source: FFIEC, 1993-1999]

Figure 6

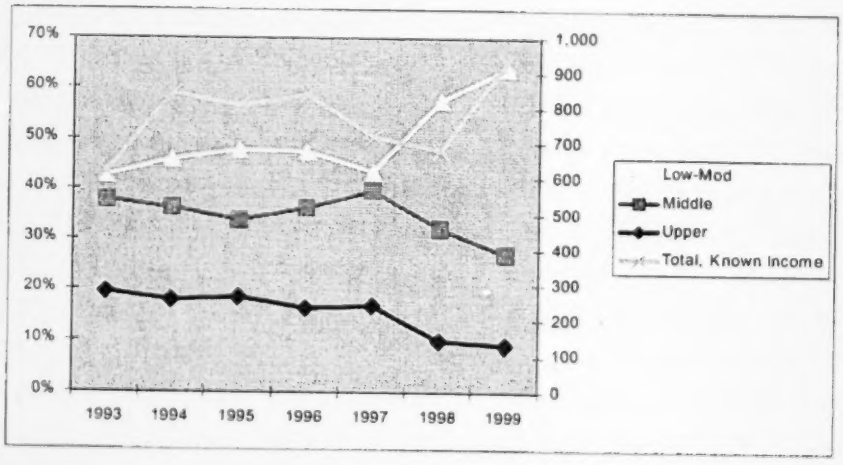
Ashburn

	1993	1994	1995	1996	1997	1998	1999	Grand Total
African-American	39%	48%	53%	55%	61%	63%	62%	55%
Asian	1%	1%	2%	2%	1%	2%	1%	2%
Latino	17%	19%	18%	22%	19%	16%	18%	19%
White	40%	28%	25%	18%	17%	16%	14%	22%
Total, Known Race	614	831	803	815	703	653	876	5295



Ashburn

	1993	1994	1995	1996	1997	1998	1999	Grand Total
Low-Mod	43%	46%	48%	47%	44%	58%	64%	2741
Middle	38%	36%	34%	36%	40%	32%	27%	1876
Upper	19%	18%	19%	16%	17%	10%	9%	833
Total, Known Income	622	843	810	838	721	682	934	5450



[Source: FFIEC, 1993-1999]

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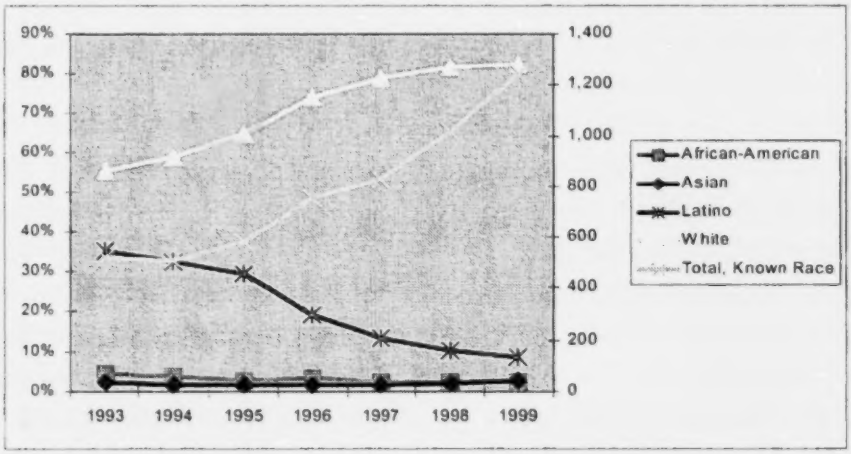
Ashburn. During the 1990s it lost over half its White population, and this is reflected in the year-to-year home buying data (Figure 6). In terms of the White population's share of the neighborhood's total population, the decrease was from 83% to 37%. The year-to-year data for Cicero and Ashburn show "White flight" at different stages. The White share of the population in 1990 was smaller in the former than in the latter, and by 1993 very few White families were buying in Cicero. The year-to-year data make it clear that a critical component of "White flight" is the absence of White of home buyers to replace those fleeing the neighborhood. The Ashburn data, on the other hand, show how rapidly White home buyers can turn their back on a neighborhood. In the early 1990 s White and African-American families had an equal share of the home buying market in that neighborhood. But by 1996 Ashburn was in the same situation as Cicero was in 1993, and from then on the neighborhood follows a trend very similar to Cicero. The Cicero and Ashburn data also show some interesting trends in the incomes of those buying homes in these areas (Figures 5 & 6). Cicero's home buying market, which underwent ethnic transition earlier, was dominated throughout the 1990's by low- and moderate-income home buyers. In contrast, Ashburn's market was not dominated by such buyers, especially in the early 1990's. In other words, at least initially, racial or ethnic change does not mean a change in the incomes of those buying homes in the area. The flip side of "White flight" is gentrification. In gentrifying areas the racial mix soon disappears in the face of White dominance of the home buying market and rising prices. West Town underwent intensive gentrification during the decade, gaining 10,328 Whites, resulting in an increase in the White share of the population from 27% to 39%. The home buyer data are equally clear in their implication for what is happening in West Town: White home buyers have come to dominate the market, as have upper-income buyers (Figure 7).

Figure 7

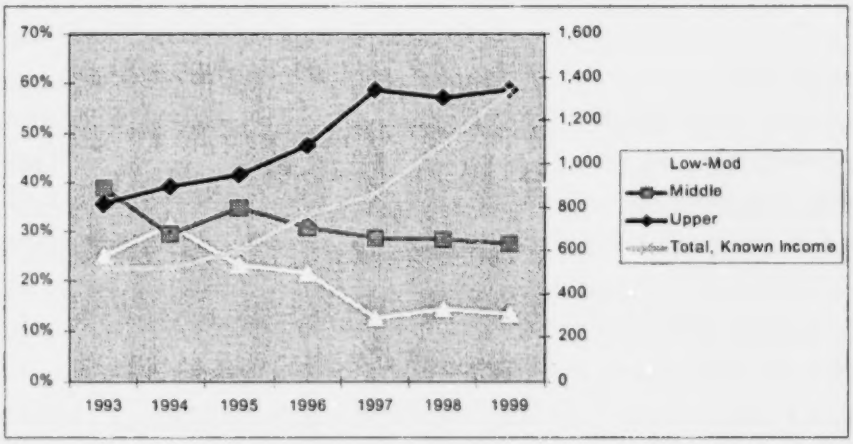
West Town

	1993	1994	1995	1996	1997	1998	1999	Grand Total
African-American	5%	4%	3%	3%	2%	2%	2%	3%
Asian	2%	2%	2%	2%	2%	2%	3%	2%
Latino	35%	32%	29%	19%	14%	10%	9%	18%
White	56%	59%	65%	74%	79%	82%	82%	74%
Total, Known Race	520	511	587	757	832	1019	1243	5469



West Town

	1993	1994	1995	1996	1997	1998	1999	Grand Total
Low-Mod	25%	31%	23%	22%	12%	14%	13%	1051
Middle	39%	29%	35%	31%	29%	28%	28%	1734
Upper	36%	39%	42%	47%	59%	57%	59%	2925
Total, Known Income	523	524	603	769	865	1091	1335	5710



[Source: FFIEC, 1993-1999]

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Change at the pace that Cicero and Ashburn have experienced is not the most common type of ethnic change. As noted above, only 41 of the 257 suburbs in the six-county area experienced a net loss in their White population of over 20%. Another 85 experienced a loss of less than 20%. It is in many of these suburbs and neighborhoods where the integration opportunities exist. Des Plaines is a large suburb in northwest Cook County, directly north of O'Hare Airport, with a population in 2000 of 58,720. Between 1990 and 2000 it lost 5% of its White population, and the White share of the population declined from 88% to 76%. There has been a moderate decline in the White share of the home buying market, but Whites still dominate (Figure 8).[4] Schaumburg had a population of 75,386 in 2000, and experienced a loss of 6% of its White population during the 1990s, and the White share of the population declined from 89% to 76%. Its home buyer data show a mix of buyers of different incomes buying in the suburb, while there has been a slight decline in White home buyers in favor of Asian buyers (Figure 9).[5] Within the city, Lincoln Square underwent a 12% decline in its White population, and the White share fell from 60% to 53%. Nevertheless, its home buyer market showed a rise in the number of White buyers, and a good mix of buyers of different incomes (Figure 10).

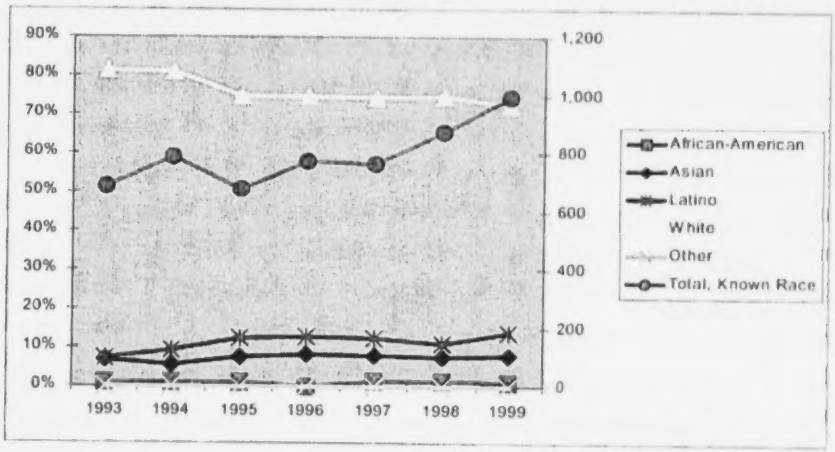
[4] The census tract boundaries do not match the boundaries of Des Plaines exactly. I included the following "super" tracts in the analysis of home buyer data in this suburb: 7706.00, 8049.02, 8051.11, 8051.12, 8059.01, 8060.02, 8061.01, 8061.02, 8062.00, 8063.00, 8064.00, 8065.01, 8065.02, 8066.00. These tracts had more than 50% of their population in Des Plaines in 2000.

[5] The census tract boundaries do not match the boundaries of Schaumburg exactly. I included the following "super" tracts in the analysis of home buyer data in this suburb: 8046.03, 8046.04, 8046.05, 8047.10, 8047.11, 8047.12, 8048.03, 8048.04, 8048.05, 8048.07, 8048.08, 8048.09, 8048.10. See note on Des Plaines for selection criterion.

Figure 8

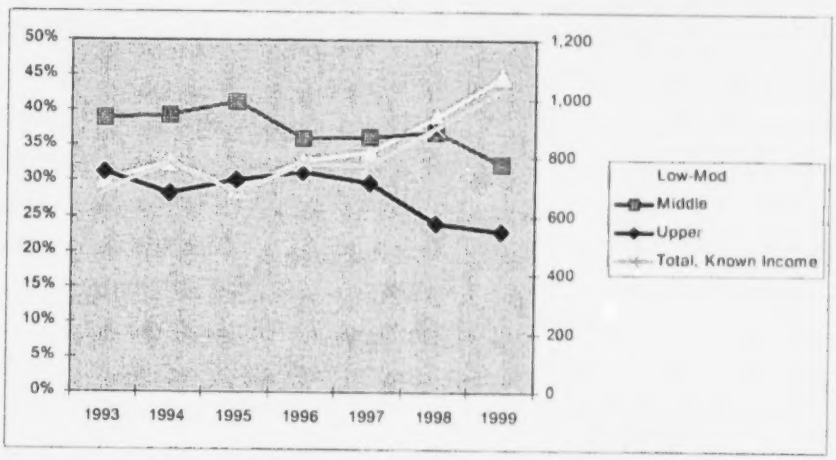
Des Plaines

	1993	1994	1995	1996	1997	1998	1999	Grand Total
African-American	1%	1%	1%	0%	1%	1%	1%	55
Asian	7%	5%	7%	8%	8%	7%	8%	409
Latino	7%	9%	12%	13%	12%	11%	14%	633
White	81%	81%	75%	75%	74%	75%	72%	4215
Other	4%	3%	4%	4%	4%	5%	5%	230
Total, Known Race	683	784	674	774	761	872	994	5542



Des Plaines

	1993	1994	1995	1996	1997	1998	1999	Grand Total
Low-Mod	30%	33%	29%	33%	34%	39%	45%	1985
Middle	39%	39%	41%	36%	36%	37%	32%	2077
Upper	31%	28%	30%	31%	30%	24%	23%	1561
Total, Known Income	683	783	681	777	771	900	1028	5623



[Source: FFIEC, 1993 – 1999]

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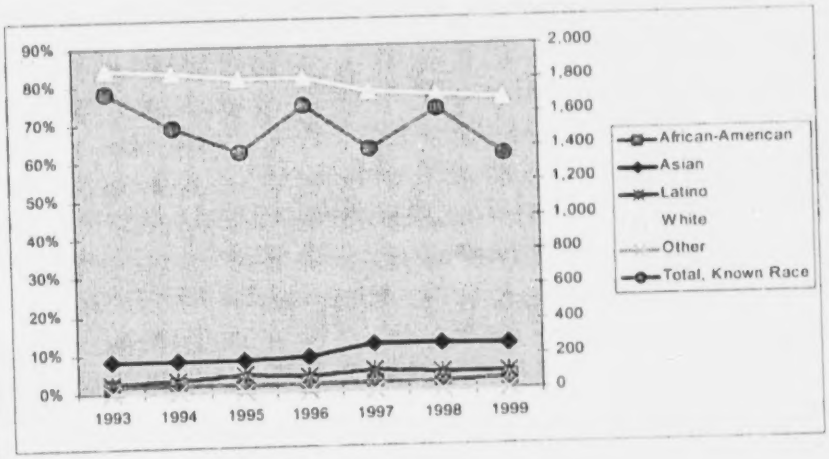
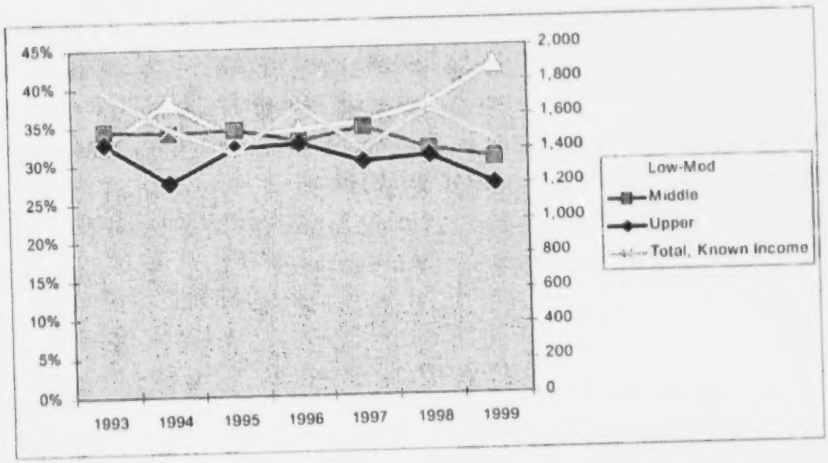
Figure 9

Schaumburg	1993	1994	1995	1996	1997	1998	1999	Grand Total
African-American	2%	2%	2%	2%	2%	2%	3%	217
Asian	8%	8%	8%	9%	12%	12%	12%	1063
Latino	2%	3%	4%	4%	5%	4%	4%	412
White	84%	84%	82%	82%	78%	77%	76%	8596
Other	3%	3%	3%	4%	3%	5%	5%	393
Total, Known Race	1736	1534	1385	1653	1392	1625	1356	10681



Schaumburg	1993	1994	1995	1996	1997	1998	1999	Grand Total
Low-Mod	33%	38%	33%	35%	35%	38%	43%	3934
Middle	35%	34%	34%	33%	35%	32%	30%	3612
Upper	33%	28%	32%	33%	30%	31%	27%	3315
Total, Known Income	1752	1540	1392	1672	1412	1645	1448	10861



[Source: FFIEC, 1993 - 1999]

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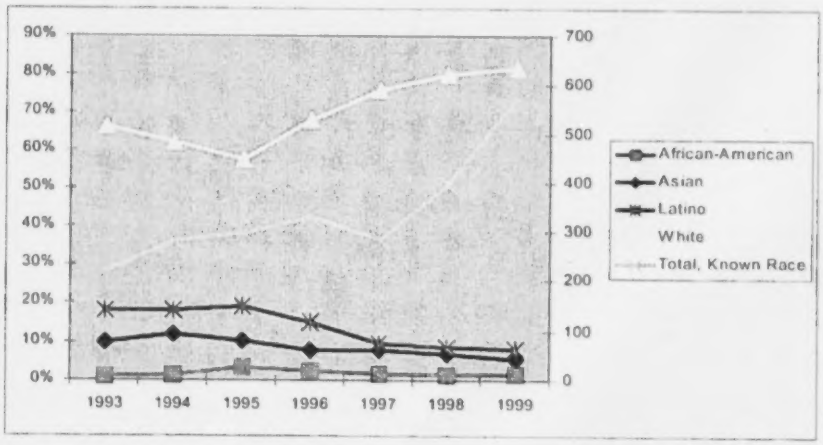
Figure 10

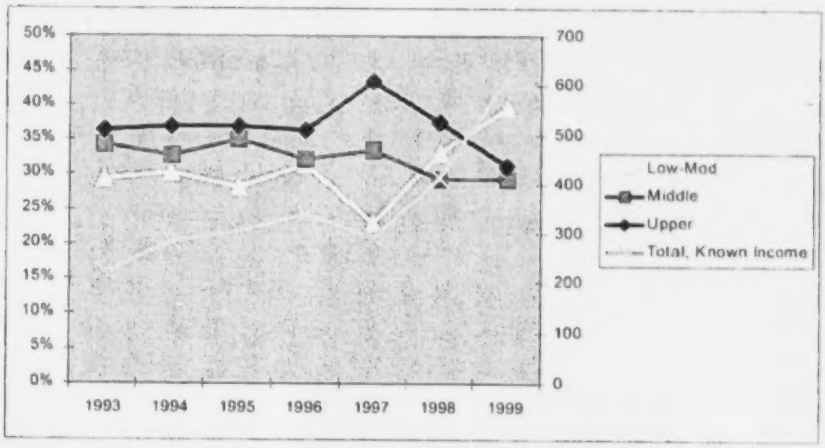
Lincoln Square

	1993	1994	1995	1996	1997	1998	1999	Grand Total
African-American	1%	1%	3%	2%	2%	2%	2%	2%
Asian	10%	12%	10%	8%	8%	7%	5%	8%
Latino	18%	18%	19%	15%	10%	9%	8%	13%
White	66%	62%	58%	68%	76%	80%	82%	72%
Total, Known Race	219	281	298	330	285	396	573	2382



Lincoln Square

	1993	1994	1995	1996	1997	1998	1999	Grand Total
Low-Mod	29%	30%	28%	31%	23%	33%	40%	792
Middle	34%	33%	35%	32%	34%	29%	29%	785
Upper	36%	37%	37%	36%	43%	38%	31%	897
Total, Known Income	222	284	306	341	292	413	616	2474



[Source: FFIEC, 1993 - 1999]

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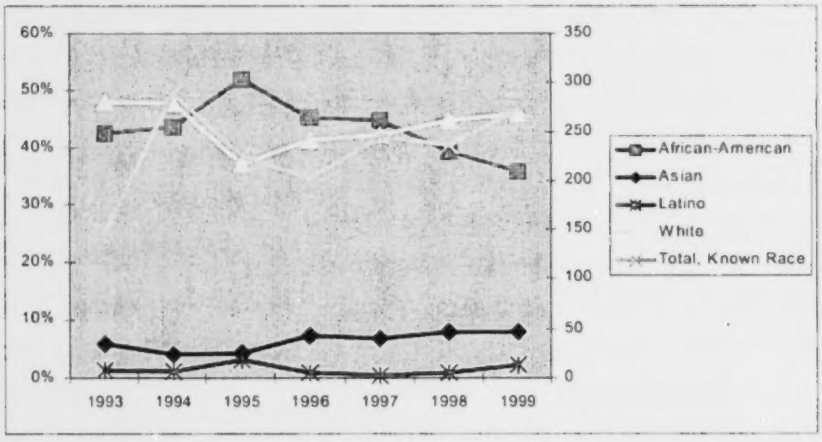
These neighborhoods and suburbs, and others like them, could follow the example of some of the traditionally integrated areas around the Chicago metropolitan area. Within the city, Hyde Park on the south side and Uptown and Edgewater on the north side are both stably integrated neighborhoods. In 2000 Hyde Park's White population constituted 44% of the total, while in Uptown it was 42% of the total, and in Edgewater it was 48%. In Hyde Park the home buying patterns reflect a mix of ethnicities and incomes, while in the north side neighborhoods there is a greater mix of incomes than of ethnicities (Figures 11, 12, and 13). Within Hyde Park there is clearly block-level segregation, and there is a wide variance in the White population on different blocks in Uptown and Edgewater, though these are not clustered to the same extent as in the south side neighborhood (Figures 12 and 14). This raises the question: what level of segregation is acceptable? The answer has to lie in the extent to which spatial segregation gets in the way of everyday interaction among people of different races and ethnicities, whether it be on the streets or in mutually-used institutions such as stores, or in the way of equal access to public and private sector services. In the case of both Hyde Park on the South Side, and Uptown and Edgewater on the North Side, the level of spatial integration is sufficient to allow this level of interaction to occur.

Figure 11

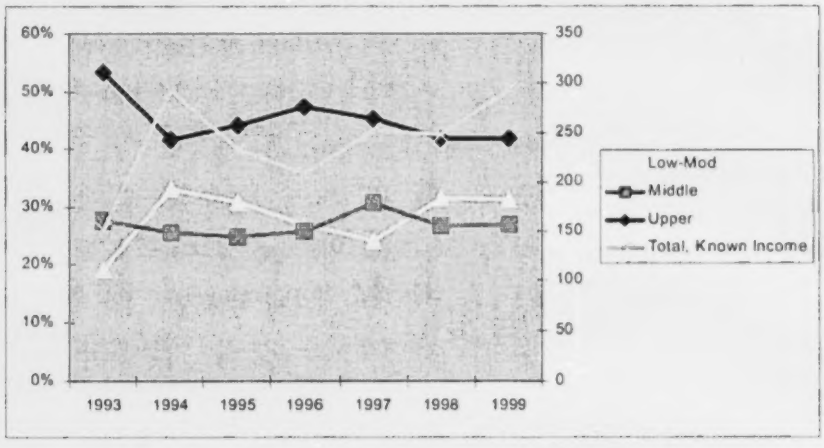
Hyde Park

	1993	1994	1995	1996	1997	1998	1999	Grand Total
African-American	43%	44%	52%	45%	45%	39%	36%	43%
Asian	6%	4%	4%	7%	7%	8%	8%	6%
Latino	1%	1%	3%	1%	0%	1%	2%	1%
White	48%	48%	37%	41%	42%	45%	46%	44%
Total, Known Race	148	289	225	203	246	236	274	1621



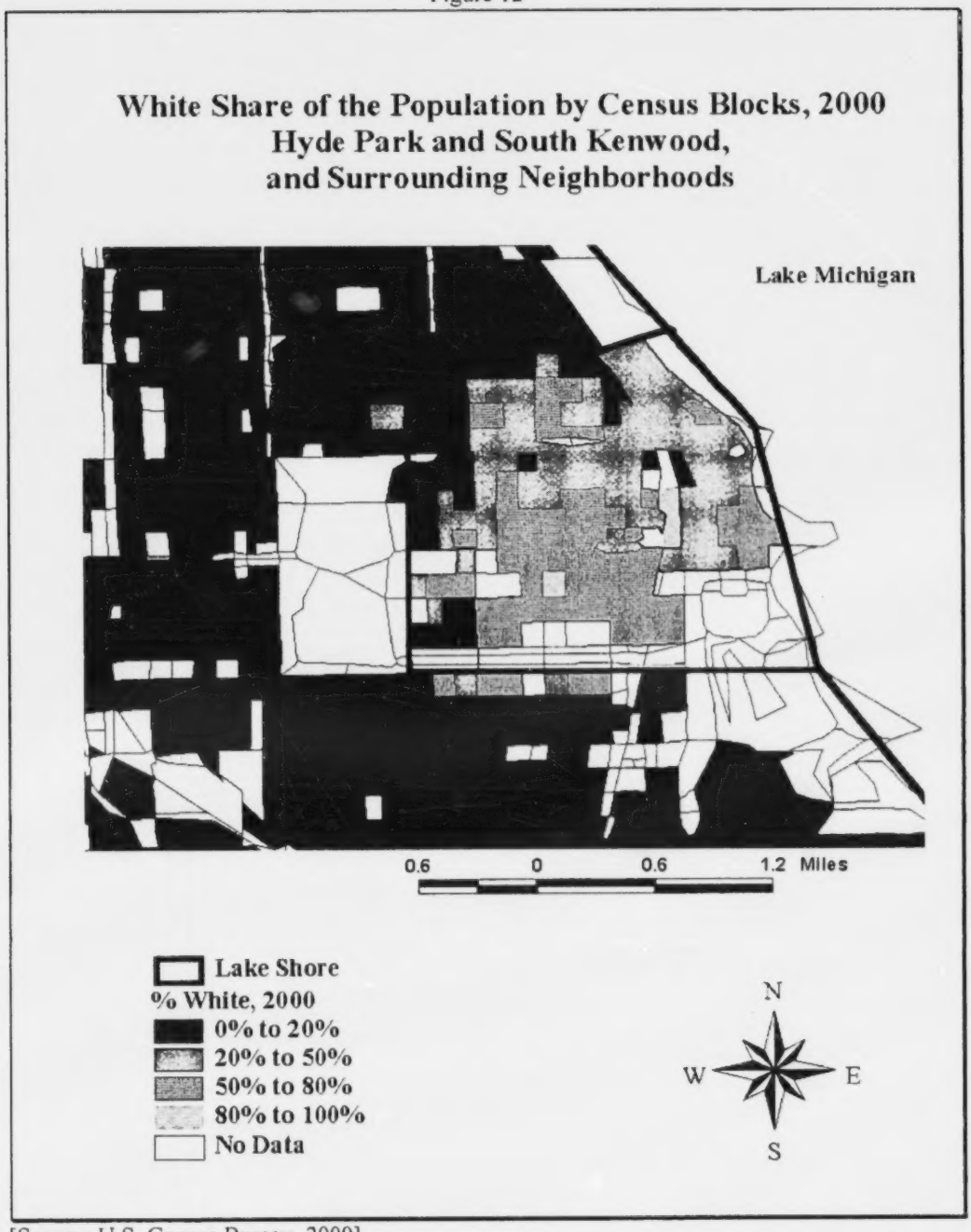
Hyde Park

	1993	1994	1995	1996	1997	1998	1999	Grand Total
Low-Mod	19%	33%	31%	27%	24%	31%	31%	485
Middle	28%	26%	25%	26%	31%	27%	27%	451
Upper	53%	41%	44%	47%	45%	42%	42%	746
Total, Known Income	152	294	233	209	252	248	294	1682



[Source: FFIEC, 1993-1999]

Figure 12



[Source: U.S. Census Bureau, 2000]

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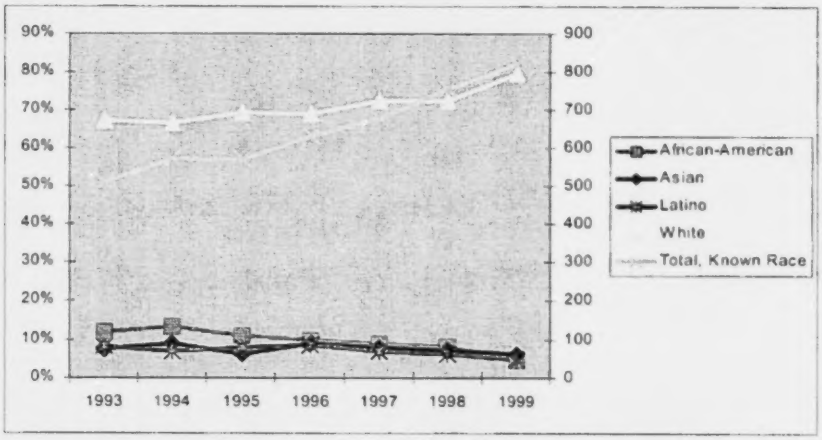
Figure 13

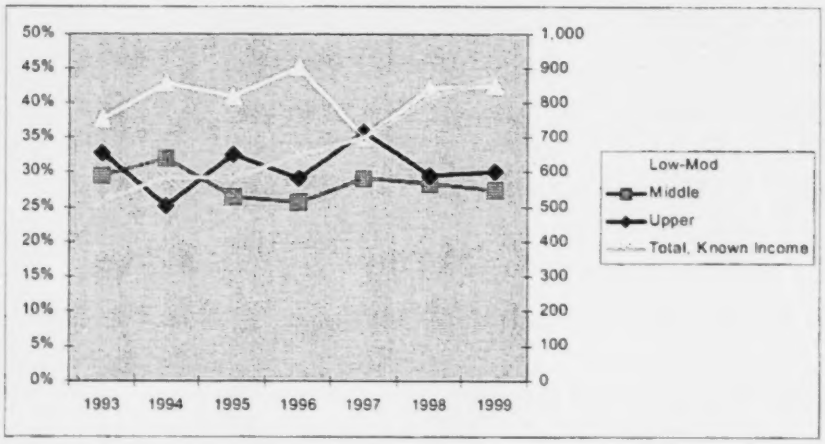
Edgewater

	1993	1994	1995	1996	1997	1998	1999	Grand Total
African-American	12%	13%	11%	10%	9%	8%	5%	9%
Asian	7%	9%	6%	9%	8%	7%	6%	8%
Latino	8%	7%	8%	9%	7%	6%	5%	7%
White	67%	67%	69%	69%	73%	72%	80%	72%
Total, Known Race	509	572	568	631	680	755	821	4536



Edgewater

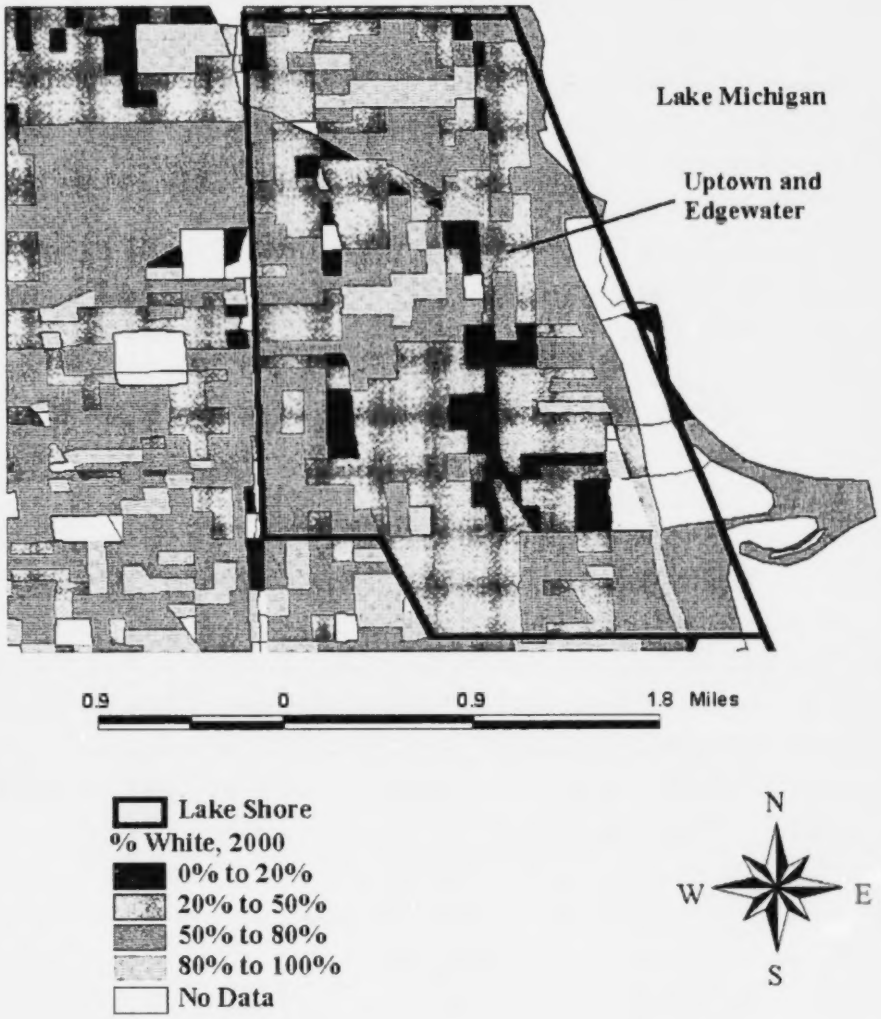
	1993	1994	1995	1996	1997	1998	1999	Grand Total
Low-Mod	38%	43%	41%	45%	35%	42%	43%	1943
Middle	30%	32%	26%	26%	29%	28%	27%	1338
Upper	33%	25%	33%	29%	36%	30%	30%	1454
Total, Known Income	518	588	583	651	701	815	879	4735



[Source: FFIEC, 1993-1999]

Figure 14

White Share of the Population by Census Blocks, 2000
Uptown, Edgewater, and Surrounding Neighborhoods



[Source: U.S. Census Bureau, 2000]

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In the suburbs, there are also examples of integrated communities. Oak Park has long been known as integrated, and the home buyer data also reflect a dynamic of integration. Though in the 1990s it lost 13% of its White population, and the White share declined from 75% to 66%, its home buying pattern suggests that the home buyer's market is still stably integrated (Figure 16). And the block level map of Oak Park shows the extent to which integration is happening at a very local level (Figure 17). There are also less well-known suburbs that look like municipalities where integration is taking hold. As noted above, Bolingbrook, which now has a White population that is only 58% of the total, gained Whites during the 1990s. The home buying trends there show a modest decline in the White market share, but this suburb obviously offers an important integration opportunity (Figure 18).[6] And West Chicago, on the border of DuPage and Kane counties, was the one suburb to experience a net increase in its White population between 1990 and 2000 (12%), while still having a majority minority population (53% of the population were non-White). The home buyer data reflect the ethnic and income balance that West Chicago has been able to achieve (Figure 19).[7]

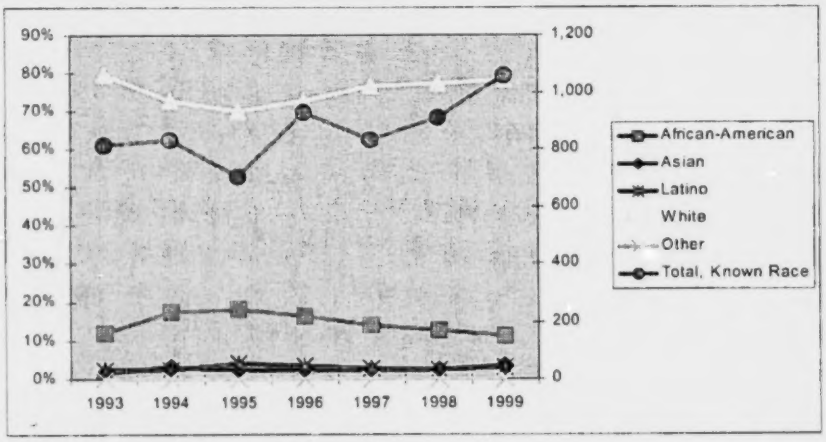
[6] The census tract boundaries do not match the boundaries of Bolingbrook exactly. I included the following "super" tracts in the analysis of home buyer data in this suburb: 8801.07, 8801.08, 8801.09, 8801.10, 8801.11, 8801.12, 8801.13. See note on Des Plaines for selection criterion.

[7] The census tract boundaries do not match the boundaries of West Chicago exactly. I included the following "super" tracts in the analysis of home buyer data in this suburb: 8415.00 (1990 tract designation). See note on Des Plaines for selection criterion.

Figure 16

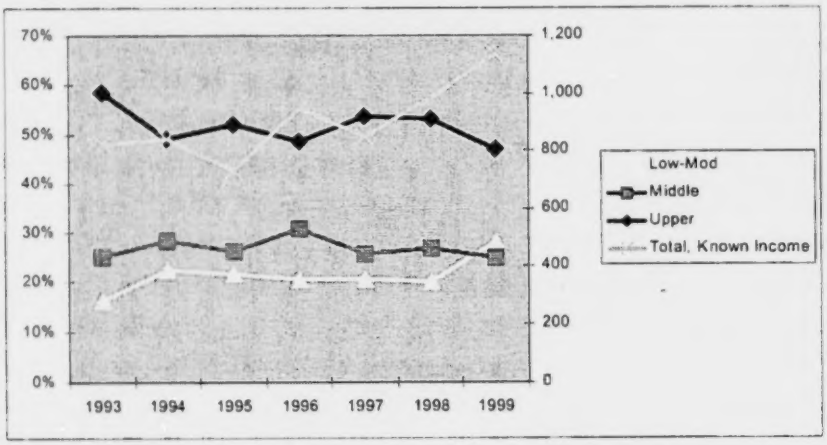
Oak Park

	1993	1994	1995	1996	1997	1998	1999	Grand Total
African-American	12%	17%	18%	17%	14%	13%	11%	880
Asian	2%	3%	2%	2%	2%	2%	3%	156
Latino	2%	3%	4%	3%	3%	3%	3%	179
White	80%	73%	70%	73%	76%	77%	78%	4591
Other	4%	4%	5%	5%	4%	5%	4%	275
Total, Known Race	812	832	705	929	833	912	1058	6081



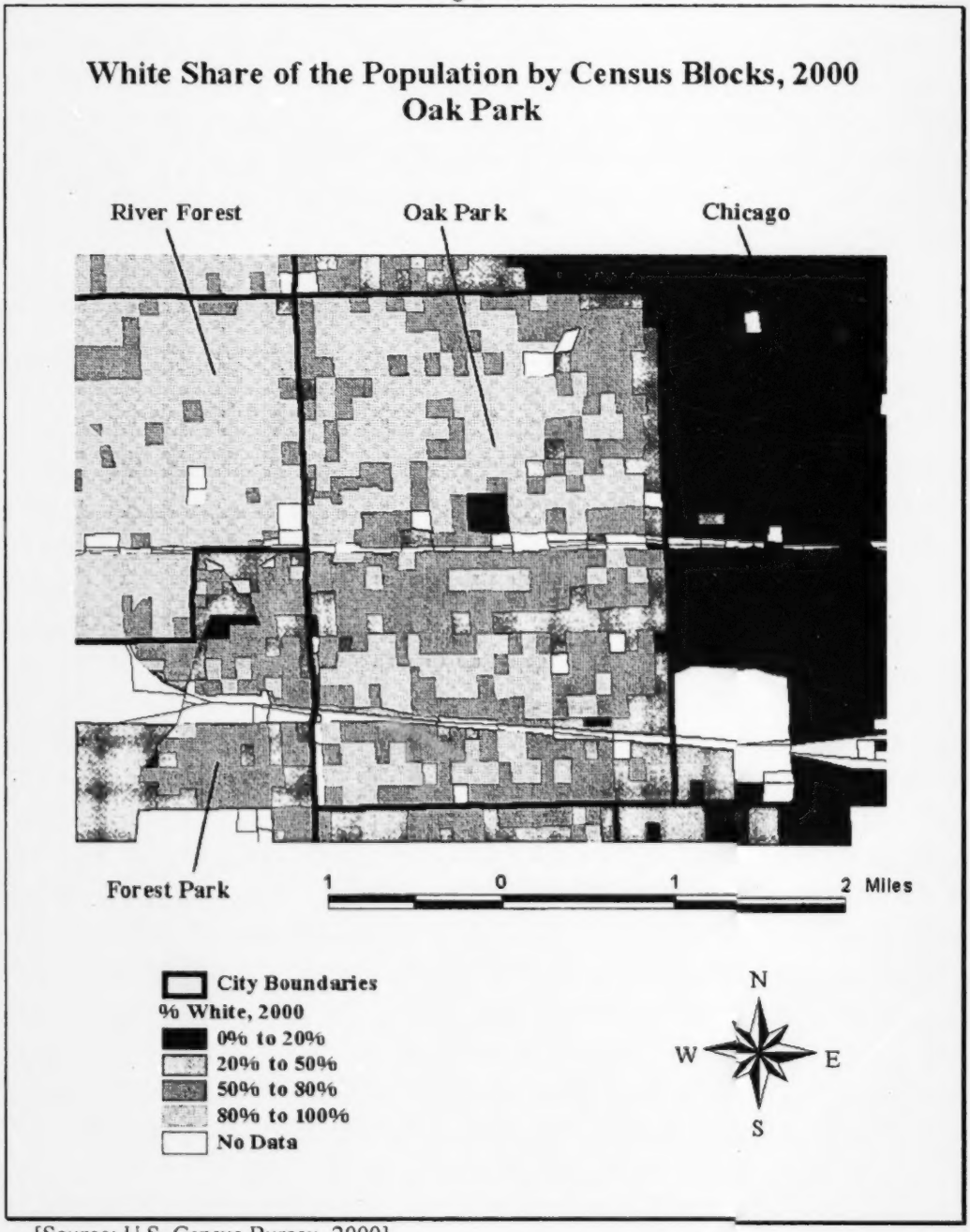
Oak Park

	1993	1994	1995	1996	1997	1998	1999	Grand Total
Low-Mod	16%	23%	22%	21%	21%	20%	28%	1377
Middle	25%	28%	26%	31%	26%	27%	25%	1696
Upper	58%	49%	52%	48%	54%	53%	47%	3241
Total, Known Income	821	843	733	948	851	983	1135	6314



[Source: FFIEC, 1993-1999]

Figure 17



[Source: U.S. Census Bureau, 2000]

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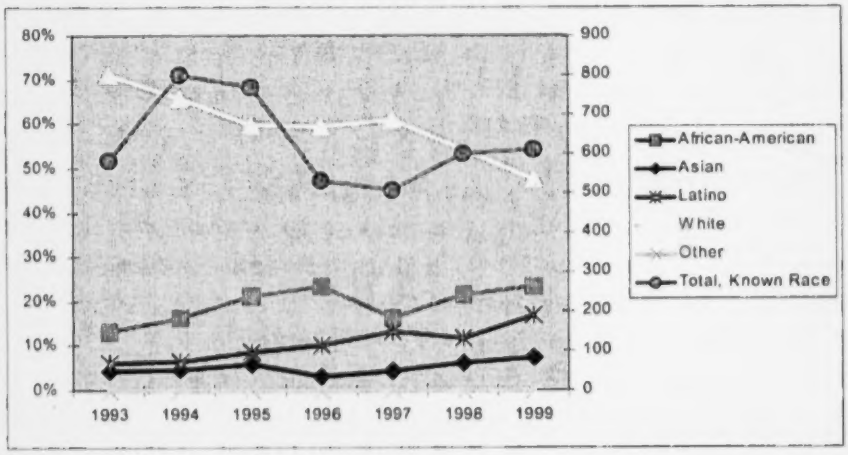
Figure 18

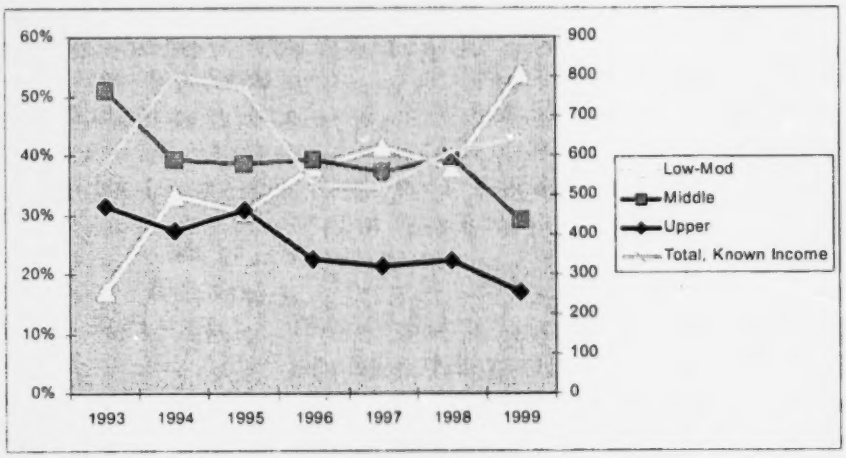
Bolingbrook

	1993	1994	1995	1996	1997	1998	1999	Grand Total
African-American	13%	16%	21%	23%	16%	21%	23%	848
Asian	4%	5%	6%	3%	4%	6%	7%	223
Latino	6%	7%	8%	10%	13%	12%	17%	445
White	71%	66%	60%	60%	61%	54%	47%	2639
Other	5%	7%	5%	4%	5%	7%	5%	243
Total, Known Race	582	799	770	531	507	599	610	4398



Bolingbrook

	1993	1994	1995	1996	1997	1998	1999	Grand Total
Low-Mod	17%	33%	31%	38%	41%	38%	54%	1602
Middle	51%	39%	39%	39%	37%	40%	29%	1744
Upper	32%	27%	31%	22%	21%	22%	17%	1118
Total, Known Income	579	805	773	529	520	612	646	4464



[Source: FFIEC, 1993-1999]

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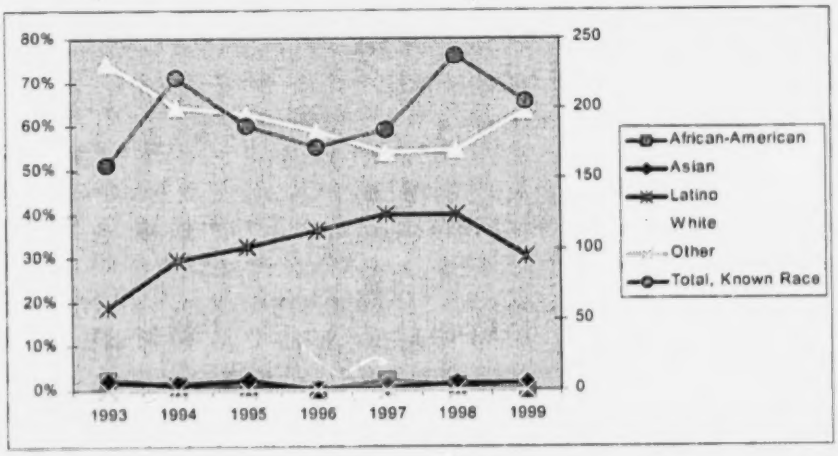
Figure 19

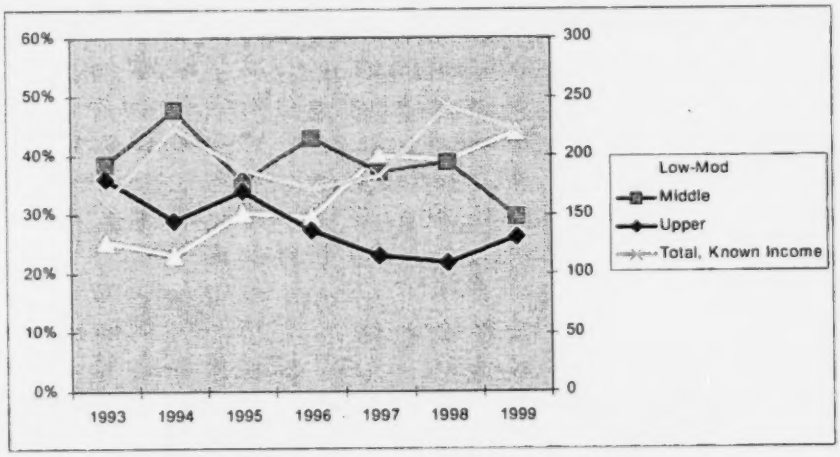
West Chicago

	1993	1994	1995	1996	1997	1998	1999	Grand Total
African-American	3%	1%	1%	0%	2%	1%	0%	14
Asian	2%	1%	2%	0%	1%	2%	1%	18
Latino	19%	29%	32%	36%	40%	40%	30%	449
White	74%	64%	63%	59%	54%	55%	63%	841
Other	3%	4%	2%	5%	3%	3%	5%	48
Total, Known Race	160	222	188	172	185	238	205	1370



West Chicago

	1993	1994	1995	1996	1997	1998	1999	Grand Total
Low-Mod	25%	23%	30%	30%	40%	39%	44%	467
Middle	39%	48%	36%	43%	37%	39%	30%	538
Upper	36%	29%	34%	27%	23%	22%	26%	387
Total, Known Income	161	224	188	172	183	242	222	1392



[Source: FFIEC, 1993-1999]

Integration: the intersection of race, ethnicity and income

An important facet of many of the integrated communities described above is that people buying homes there have a variety of incomes. The home buyer data contain both the race and the income of individual buyers.[8] This feature of the data allows us to look at the way in which the dynamics of racial and ethnic change play out across incomes. Using census tracts as the unit of analysis, the results are quite clear: in suburban Chicago upper- and middle-income White home buyers, on average, decreased their home purchases in integrated census tracts and those experiencing a White population decline during the 1990s, while lower-income Whites, on average, increased their purchases in all types of tract. In the suburbs upper- and middle-income White home buying decreased by 9.25% in tracts where the White population decreased between 1990 and 2000, while it increased by 7.43% in those tracts where the White population increased. In contrast, low- and moderate-income White home buying, on average, increased in all types of tracts, though there was a considerably greater increase in those tracts experiencing an increase in the White population (Table 15).

Table 15

Percent Change in Number of Home Buyers by Race, Income and Census Tract Population Change Chicago Six-County Metropolitan Area, 1993/4 to 1998/9

White Home Buyers	Census Tract Type	Income			
City Status	White Population Change, 1990 - 2000	Low-Mod	Middle	Upper	Grand Total
City	Decreasing	29.72%	4.57%	23.67%	19.22%
	Increasing	79.69%	74.83%	105.94%	92.96%
	No Change	-60.00%	300.00%	-66.67%	-22.22%
Suburbs and Satellite Cities	Decreasing	15.52%	-17.49%	-9.25%	-4.50%
	Increasing	52.73%	6.07%	7.43%	15.21%
	No Change	25.58%	16.22%	-19.08%	-2.23%
Metropolitan Area	Decreasing	18.24%	-13.54%	-3.36%	-0.16%
	Increasing	55.67%	11.83%	19.00%	23.38%
	No Change	16.67%	20.00%	-20.00%	-2.88%
Non-White Home Buyers					
City	Decreasing	26.47%	4.50%	0.41%	15.32%
	Increasing	22.47%	33.16%	76.98%	39.92%
	No Change	-7.92%	35.48%	71.43%	5.76%
Suburbs and Satellite Cities	Decreasing	63.82%	12.70%	4.68%	33.29%
	Increasing	147.03%	70.59%	55.80%	81.63%
	No Change	100.00%	75.00%	87.50%	87.50%

[Source: FFIEC, 1993-1999]

[8] The home buyer data are not a perfect measure of who is moving into an area, and they provide no information on who is moving out. Nevertheless, the data are consistent with the patterns of movement we found in the census data: White home buying was almost stagnant in census tracts where the White population decreased between 1990 and 2000, while it increased by 25% in census tracts where the White population increased . In addition, African-American, Latino, and Asian home buying increased in all tracts. This gives us some confidence that the home buyer data are providing us with a fairly accurate depiction of racial and ethnic dynamics in the Chicago metropolitan area.

The same pattern is apparent if we look at the home buyer data across tracts that had different levels of "integration" in 2000. The data show that middle- and upper-income Whites, on average, decreased their home buying activity in all suburban census tracts except those where the White population in 2000 was greater than 80%. In contrast, low- and moderate-income White home buyers, on average, increased their home buying activity in all tracts except those where Whites constituted less than 20% of the population in 2000 (Table 16).

Table 16

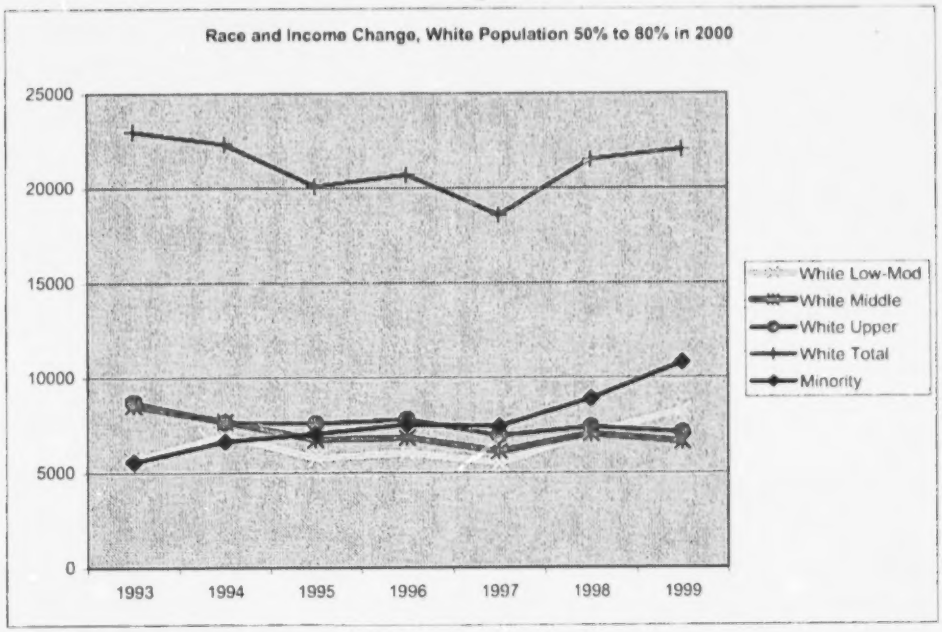
Percent Change in Number of White Home Buyers by Income and Census Tract Population Change Chicago Six-County Metropolitan Area, 1993/4 to 1998/9

	Tract Type	Income			
City Status	% White in 2000	Low-Mod	Middle	Upper	Grand Total
City	0% to 20%	36.73%	66.53%	100.00%	58.61%
	20% to 50%	50.46%	54.28%	104.74%	68.33%
	50% to 80%	41.36%	23.31%	73.86%	49.64%
	80% +	37.26%	9.45%	38.44%	29.59%
Suburbs and Satellite Cities	0% to 20%	-4.67%	-9.32%	-23.21%	-11.20%
	20% to 50%	6.96%	-28.39%	-21.79%	-12.45%
	50% to 80%	21.14%	-15.92%	-11.28%	-3.85%
	80% +	42.00%	3.38%	6.98%	12.92%

[Source: FFIEC, 1993-1999]

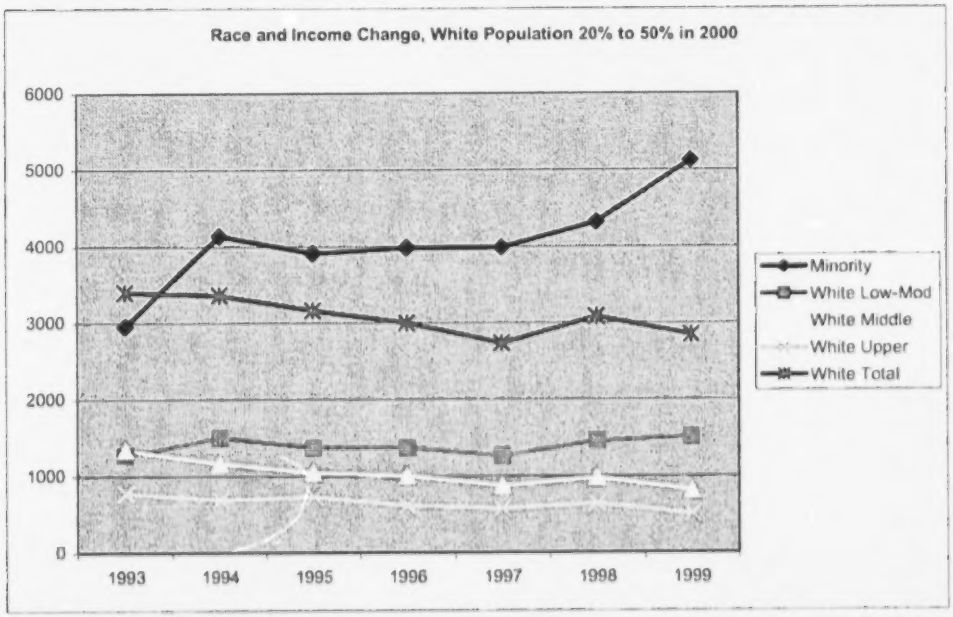
There are a couple of ways we can think about these results. One is that middle- and upper-income Whites decreased their buying activity in certain neighborhoods while lower-income Whites increased theirs, and only then did minorities begin to move in. Or, on the other hand, minorities and lower-income Whites increased their buying activity at the same time, while middle- and upper-income Whites decreased their home buying activity. The data suggest that minorities and low- and moderate-income Whites increase their buying activity in "integrated" neighborhoods at the same time. In census tracts where the White population constituted 50% to 80% of the population in 2000, this is clearly the case (Figure 20). In tracts where Whites only constituted 20% to 50% of the population in 2000, minority home buying increased markedly during the 1990s, and low- and moderate-income White buyers still increased their activity, but only slightly (Figure 21).

Figure 20



[Source: FFIEC, 1993-1999]

Figure 21



[Source: FFIEC, 1993-1999]

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Conclusion

Segregation in the Chicago metropolitan persists in the 21st Century in much the same way as it persisted in the 20th Century. The one major difference is that the color line is no longer within the city or between the city and its suburbs. It now separates suburbs themselves and suburban school districts. We are reproducing the segregation in the suburbs with the same force as people 100 years ago first produced it in the city. The data on the way in which the metropolitan area has changed over the past 10 years show that there are plenty of opportunities for racial and ethnic integration to take hold in the metropolitan area. There are now many more areas where minorities and Whites live side by side. But this integration is, for the most part, only temporary. The trends are clear – if a municipality, school district, or census tract is integrated it will likely resegregate. White people, led by upper- and middle-income Whites, seem hell-bent on fleeing minorities. But as the number of minorities increase, this will prove harder and harder, and at some point the White population will have to work out how to integrate themselves with their fellow citizens. Now would be a good time to start this hard work.

Appendix

Municipalities, 1990 and 2000

There are 270 incorporated cities, town and villages in the Six-County Metropolitan Area according to the 2000 census, including the City of Chicago. Of these 263 matched the incorporated cities, towns and villages identified in the 1990 census. The seven new municipalities were incorporated in the 1990s. Not all of the Six-County area is incorporated. As a result, the analysis of segregation by incorporated cities, towns and villages omits 559,292 people, who live in unincorporated parts of the area. There are a number of categories of municipalities that I use in this report. The table below shows how many municipalities fall in each category:

Type of municipality	Number, 1990	Number, 2000
Central City (Chicago)	1	1
Satellite city	5	5
Suburb	257	264
Total	263	270

School Districts, 1990 and 2000

I found 250 elementary or unified school districts in 1990 and 246 in 2000, including the Chicago school district. The following changes occurred between 1990 and 2000:

Highland Park SD 107, Highland Park SD 108, Highland Park-Highwood (all 1990) combined into North Shore SD 112 (2000)
Lemont CC (1990) absorbed into Lemont-Bromberek CSD 113A (2000)
McAuley Elementary School District 12 (1990) absorbed into West Chicago School District 33 (2000)

Furthermore, 15 of the school districts were only partially in the Six-County area. Due to the limitations of the 1990 data, I could not isolate the part of the population that lived within the metropolitan area in 1990. The 2000 data does allow such an isolation. As a result, I have excluded these 15 school districts from the analysis of population changes between 1990 and 2000, but included the partial school districts in any analyses of 2000 data alone.

"Super tracts"

Using the U.S. Census Bureau's "Relationship File" I created clusters of census blocks that matched each other spatially in 1990 and 2000. Sometimes there was a one-to-one match, but other times the clusters involved many blocks. Once I clustered the blocks I then built clusters of tracts from these blocks. The result is a set of "tracts" that have the same spatial boundaries in 2000 as they did in 1990. This allows for easy comparative analysis across time.

Purchases and owner-occupied housing units

To identify home purchases in the HMDA data I selected all records where the purpose of the loan was a home purchase, where the loan application was approved and where the applicant stated on their application that they intended to occupy the property as their primary residence.

Owner occupied housing units include all units that are owned by the occupants, regardless of the size of the building structure in which they are located. By restricting the analysis to only those loans where the loan purpose is for a home purchase I have restricted the analysis to only those loans to persons purchasing a unit in a building with four or fewer units, except for condominium purchases which are reported as single-family purchases. This is a product of the way the HMDA data are reported. The data will, as a result, underreport purchases because they omit loans to individuals who are buying a building with more than four units in it. In other words, the data omit purchases of large multifamily buildings where the buyer will occupy one unit in the building.

Race and Ethnicity

The HMDA data has six categories of race/ethnicity: Native American, Asian/Pacific Islander, African-American, Hispanic, White, and other. These are mutually exclusive categories. For each application the applicant and the co-applicant identify their race, or it is identified for them by the loan officer helping them fill out the loan application form. For ease of analysis I combined the racial classification of the applicant and co-applicant into one set of categories. In cases where the applicant's race is known and the co-applicant's race is unknown or there is no co-applicant, the race of the applicant dictates the racial category of the application as a whole. In cases where the applicant's and co-applicant's race are anything other than White, the race of the applicant dictates the category. Where either the applicant or the co-applicant is White and the other is a minority, then I categorized application as a mixed race one. Where the race of the applicant is unknown but that of the co-applicant is known, the race of the co-applicant dictates the racial category of the application.

The U.S. Census classifies everyone it counts by race *and* ethnicity, so that its racial categories of Black, White and Asian/Pacific Islander are not mutually exclusive of the category Hispanic. To avoid double-counting and to isolate what many deem to be the socially significant categories that affect one's experience in the housing market I used the following categories to parallel the categories in the HMDA data: Non-Hispanic White, Non-Hispanic Black, Non-Hispanic Asian and all Hispanics. I refer to the first category as White, the second as African-American, the third as Asian-American and the last as Latino. In the case of 2000 census data I follow the classification strategy used by the Lewis Mumford Center, which is described on their web site, http://www.albany.edu/mumford/census/, to concatenate the multi-racial categories.

Income

I used HUD's median family income estimates for each year to generate the definition for each income category. Because the median income within the metropolitan area is different across the seven years of the study the upper and lower limits of each category shift from year to year, so that two homebuyers with the same nominal income but buying in different years may end up in different income categories. The table below provides information necessary to calculate the upper and lower limits of the categories used in this study. In all cases the income category is greater than its lower limit and less than or equal to its upper limit.

	Lower limit	*Upper limit*
Low	0%	60%
Moderate	60%	80%
Middle	80%	100%
Upper-middle	100%	120%
Upper	120%	150%
Very High	150%	

In some tables the low- and moderate-income categories are combined and are labelled "low-mod." In these same tables the upper- and very high-income categories are combined and are labelled "upper."

Boston PMSA Median Family Income, 1993 to 1999

1993	*1994*	*1995*	*1996*	*1997*	*1998*	*1999*
$47,600	51,300	51,300	54,100	55,800	59,500	63,800

Dissimilarity Index

The index used to measure segregation is the dissimilarty index, D. The following is the formula by which it is calculated, using African-American and European-American homebuyers as the two groups being measured:

$$D = 1/2\Sigma \left| b_i - w_i \right|$$

where $b_i = B_i/B$ and B_i is the number of African-American buyers in the unit of analysis (tract or city/town) and B is total number of African-American buyers in the metropolitan area, or some sub-area such as the central city or suburbs, such that $B = \Sigma B_i$;

and, $w_i = W_i/W$ and W_i is the number of European-American buyers in the unit of analysis (tract or city/town) and B is total number of European-American buyers in the metropolitan area, or some sub-area such as the central city or suburbs, such that $W = \Sigma W_i$.

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